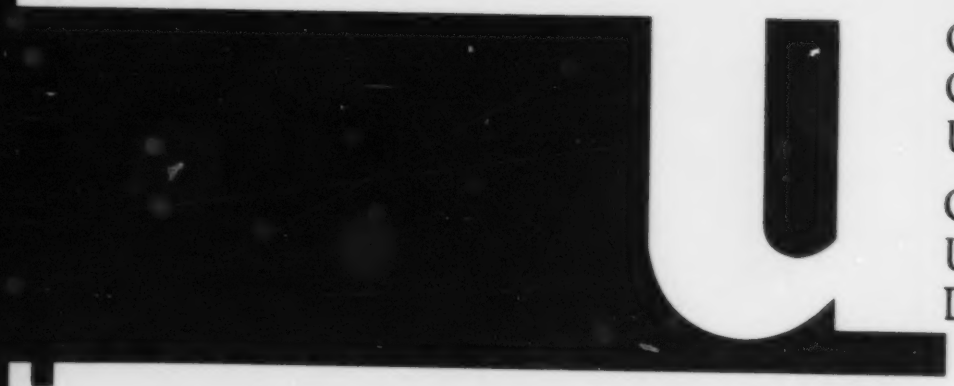
ONTARIO UNIVERSITIES BENEFITS SURVEY 1991-92

Part I
Benefits Excluding Pensions



COUNCIL OF ONTARIO UNIVERSITIES
CONSEIL DES UNIVERSITÉS DE L'ONTARIO

ONTARIO UNIVERSITIES BENEFITS SURVEY, 1991-92

Part I

Benefits Excluding Pensions

Prepared by:

Council of Senior Administrative Officers
Universities of Ontario

On behalf of:

Ontario Association of
University Personnel Administrators

Ontario Confederation of
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GENERAL BENEFITS QUESTIONS

DO YOU SELF-ADMINISTER YOUR INSURANCE PLANS?

All institutions administer their own insurance plans.

HOW DO YOU COMMUNICATE YOUR BENEFIT PROGRAMS TO EMPLOYEES?

TYPES

	Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
BROCK	Annually	On Appointment & as updated	Annually	Upon appointment	Pre-Retirement or as requested	---
CARLETON	Annually	On Appointment & as updated	On Request	On Appointment & on request	On Request and Prior to Retirement	Periodically through Personnel Office Newsletter
GUELPH	Annually	On Appointment	On appointment, and as requested	Conducted with each new and retiring employee, as well as on request.	Conducted with each new and retiring employee, as well as on request.	Annual employee Pension & Benefit statement provided. Campus Newspaper. Annual Retirement Planning Seminar.
LAKEHEAD	Annual for Pension Only	On Appointment	On Appointment	---	As Requested by Employee	Periodic updating and redistribution of benefit booklets and benefit change notices
LAURENTIAN	Annually	On Appointment	Annually	---	As Requested by Employee	---
MCMASTER	Annually	Brochures are available for all programs	On Request	On Request and monthly lunchhour Financial Planning sessions	On Request and prior to retirement	Formal Pre-retirement counselling program introduced 1983 Pension and Benefit Matters (newsletter)
O.I.S.E.	Annually	On Appointment	On Appointment	On appointment and ongoing programs	As requested	Periodic updating of benefit booklets

HOW DO YOU COMMUNICATE YOUR BENEFIT PROGRAMS TO EMPLOYEES?

	TYPES				
	Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
OTTAWA	Annually	On Appointment and with general updates	On Appointment	On Request and at hiring through orientation workshop	On Request and pre- and post-retirement seminars	Employee Benefit statement. New pension disclosure pamphlet. Complete Employee Handbook
QUEEN'S	Annually	On Appointment	On Appointment	On Appointment and on request	On request and prior to retirement	Annual Pensions Meeting, periodic communications and retirement planning seminars, booklets, newsletter three times a year.
RYERSON	Annually	On appointment	On request	Part of orientation program held monthly and on request	On Appointment	Periodically through University paper and Human Resources bulletins
TORONTO	Annually	On Appointment On Request	On Appointment On Request	On Appointment: Conducted with new and retiring employees; benefits information sessions on department request	As Requested and Prior to Retirement	Periodically through University paper and annual benefit change letter
TRENT	Pension (annually) Other benefits (periodically)	On Appointment On Request	Included in Staff Association Agreement and Faculty contract	On Appointment and when coverage changes	On Request	Periodically Through University Paper and Benefits Bulletins

HOW DO YOU COMMUNICATE YOUR BENEFIT PROGRAMS TO EMPLOYEES?

	TYPES				
Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
WATERLOO Annually	On Appointment	Annually	On Appointment	On Request	Periodically Through University Paper, Personnel Newsletter Pension & Benfits Newsletter In Touch Newsletter (Retirees)
WESTERN Annually	On Appointment	---	On Appointment	On Appointment and Prior to Retirement	Annual Pension Meetings and Periodic Communications
W.L.U. Annually	Annual	Annual	As Required	On Appointment	Periodic Benefits Bulletins
WINDSOR Annually	On Appointment	On Appointment	On Appointment & seminars	On Request	Annual Benefit Statement
YORK Annually	On Appointment	Annually	On Appointment + seminar	On Request	Periodically through benefit bulletins

ARE YOU PLANNING ANY CHANGES TO YOUR BENEFITS PLANS THIS NEXT YEAR EITHER IN THE BENEFITS THEMSELVES OR IN THE COST SHARING ARRANGEMENTS?

BROCK
No

CARLETON
Academic Union Effective 1/9/92 EHC to provide Vision Care of 80% to max. of $120.00 every 24 mos.
Effective 1/9/92 Dental Coverage to change to current ODA
Effective 1/9/92 Dental coverage to include 50% reimbursement for orthodontic with a max. of $1,000 lifetime
Effective 1/5/92 Employer to pay full cost of Basic Group Life

GUELPH
Continuing Faculty-Staff Committee to review Pensions & Benefits.

LAKEHEAD
Effective July 1, 1992, a faculty member who takes a twelve month sabbatical leave shall receive 85% of his/her regular salary.

LAURENTIAN
No

MCMASTER
Reviewing Group Life to ensure competitiveness and flexibility (continuing, expect change in next year). Benefits Review Committee is being established to review all benefit programs. Out-of-province coverage under review.

O.I.S.E.
Faculty - No
Support Staff - No

OTTAWA
Consideration of effect of OHIP rulings on out-of-country coverage and current supplementary health insurance rulings.

QUEEN'S
Under Review

RYERSON
NONE

TORONTO
Review all other benefit plans to ensure competitiveness and flexibility.

ARE YOU PLANNING ANY CHANGES TO YOUR BENEFITS PLANS THIS NEXT YEAR EITHER IN THE BENEFITS THEMSELVES OR IN THE COST SHARING ARRANGEMENTS?

TRENT
Changes to benefit plans and cost sharing arrangements are negotiated

WATERLOO
1) Adjusting the LTD max. benefit from $4000 to $5000 per month.
2) Sick leave for full and part-time employees.
3) P & B review

WESTERN
Long term disability C.O.L.A. increases from 3% to a max. of 6% for some employees. Increased visioncare max. for some employees.

WLU
YES - moving dental to 1990 ODA fee.

WINDSOR
NONE

YORK
Changes to benefit plans are negotiated

DO YOU PROVIDE ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE ON A VOLUNTARY BASIS OR THROUGH YOUR LIFE INSURANCE CONTRACT?

BROCK
AD & D is compulsory at same volumes of insurance as basic life insurance but a separate policy paid for by the University.

CARLETON
No

GUELPH
No

LAKEHEAD
On a voluntary basis

LAURENTIAN
AD & D is compulsory but not through the life insurance contract

MCMASTER
On a voluntary basis

O.I.S.E.
Through life insurance contract - slight variation in maximum, coverage is compulsory

OTTAWA
On a voluntary basis

QUEEN'S
No

RYERSON
On a voluntary basis

TORONTO
No

TRENT
Life insurance and survivor income through group life policy; death benefit through pension plan. No dismemberment insurance

DO YOU PROVIDE ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE ON A VOLUNTARY BASIS OR THROUGH YOUR LIFE INSURANCE CONTRACT?

WATERLOO
No

WESTERN
On a voluntary basis

WLU
On a voluntary basis

WINDSOR
Through group life contract - Citadel General

YORK
On a voluntary basis

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

BROCK

Staff:
Provisions for Maternity Leave are set out in the Employment Standards Act (Ontario) which provides for leave without pay for a period of 17 weeks.
A staff member who has been employed for 13 weeks is entitled to return to her previous position or a position of a comparable nature without a reduction in salary. The staff member may initiate the leave within eleven weeks of the expected date of delivery. She must provide two weeks written notice of her intention to take the leave and provide the university with a doctor's statement which sets out the expected date of delivery.
She may not return to work for a period of six weeks following delivery unless her doctor provides written consent to return within the six week period. The University may provide extensions to the above periods of leave as they are requested and if they are reasonable under the circumstances.

Benefits:
Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.

Salary:
Current salary will continue for two weeks of maternity leave, and 95% of current salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the employee should apply for sick leave pay and/or long term disability pay. Salary makeup is available to permanent full-time staff who are employed for 12 months and continuously employed at Brock for at least 12 months.

Parental Leave:
Either parent of a child is entitled to up to 10 weeks leave without pay in accordance with changes to the Unemployment Insurance Act.

Faculty:

Eligibility: Those eligible for maternity leave must be full-time faculty employed for at least 13 weeks and continuously employed at Brock University for at least 12 months.

Length of Leave:
Normally, maternity leave will be granted for a maximum period of seventeen weeks. Leave may voluntarily be shorter than this period, although if a woman wishes to work before six weeks' post-delivery, a medical certificate is required. If the Pregnancy results in medical complications, leave will be extended, but will not exceed six months in total.

Distribution of Leave:
The employee is entitled to begin her maternity leave at any time within eleven weeks before the expected date of birth. She must, however, give the University three months' notice in writing of the date upon which she intends to begin her leave and a medical certificate indicating the expected date of birth. She is entitled to a fixed minimum post-natal leave of six weeks after the actual date of the birth or ending after no more than seventeen weeks from the beginning of the leave, whichever is later.

Tenure, Promotion and Merit:
In view of the fact that a maternity leave may reduce the faculty member's time for research and other duties, and hence place her in an unfavourable position with respect to a pending tenure or promotion decision, it is recommended that such decisions may be postponed for a maximum one year at the faculty member's request, regardless of the number of leaves taken during that period. Merit rating decisions shall ignore the period during which a faculty member is on maternity leave.

Benefits:
Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

BROCK (Cont'd)

Salary:
Current salary will continue for two weeks of maternity leave, and 95% of current salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the faculty member should apply for sick leave pay and/or long term disability pay. Salary make up is available to faculty who are employed for 12 months and continuously employed at Brock for at least 12 months.

Parental Leave:
Either parent of a child is entitled to up to 10 weeks leave without pay in accordance with changes to the Unemployment Insurance Act.

CARLETON

Faculty:
An employee shall upon applications be granted maternity leave subject to the following conditions:

(a) Application for maternity leave shall be made fifteen (15) weeks prior to the expected termination of the employee's pregnancy and shall be supported by a certificate from a qualified member of the medical profession.

(b) The employee shall have the right to continue her regular duties during pregnancy.

(c) All female members shall be eligible on appointment except employees appointed for a term of one (1) year or less shall not be eligible unless and until they have been a continuing member of the bargaining unit for one (1) year.

(d) The maximum period of maternity leave shall be seventeen (17) weeks. If additional time is required the employee may apply for leave without pay pursuant to Article 20.1.

(e) For the first twelve (12) weeks (or less if the leave is of shorter duration) of maternity leave the employee shall continue to receive her regular salary. The employer shall maintain regular contribution to her benefit plan.

(f) For the last five (5) weeks (or less if the leave is of duration shorter than seventeen (17) weeks) of maternity leave the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the University's benefit plans.

(g) Maternity leave shall count as time worked when calculating such items as sabbatical entitlement, years to tenure, promotion and credited service for the Retirement Plan.

(h) On returning from maternity leave the employee shall be placed in her former position or in a position equivalent to her former position with no loss of seniority.

(i) The employee shall advise her immediate supervisor of her intention to return at least two (2) weeks prior to the intended date of return.

As an alternative to (e) & (f) above the employee may elect benefits as follows:

(i) for the first two (2) weeks, the employer will pay 95% of the employee's regular salary;

(ii) for the next fifteen (15) weeks, the employee will claim maternity benefits pursuant to the Employment Insurance Act and Regulations;

(iii) in addition, the employer will pay the difference between the benefits set out in (ii) above and 95% of the employee's regular salary;

(iv) the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the benefit plans;

(v) the combined weekly level of Unemployment Insurance Benefits, Supplemental Unemployment Benefits, and any other earnings will not exceed 95% of the employee's regular weekly salary;

(vi) benefit contingent upon the employee's eligibility for and application for maternity benefits under the Unemployment Insurance Act and Regulations. Should the employee be ineligible or fail to apply for such benefits, or should the Act or Regulations be amended during the term of this agreement so as to reduce or eliminate the benefit available as set out in this paragraph,, the provisions of paragraph (e) & (f) above shall apply. Subject to the approval of the Canada Employment and Immigration Commission, an employee who is eligible for adoption or child care benefits pursuant to the Unemployment Insurance Act shall, upon application, be entitled to adoption or child care leave with Supplemental Unemployment Benefits as provided in (i) to (vi) above for the period of benefit eligibility set out in the Act.

CUPE 2424 & Administrative/Technical/Exempt Staff

(a) The University grants maternity leave on request. Employees with six months service in a continuing or term appointment, who request maternity leave and are eligible for U.I. benefits receive from the University, 95% of nominal salary less U.I. benefits for a maximum period of seventeen (17) weeks from the commencement of the leave. While on maternity leave, employees continue to participate in the University benefit plans on a normal sharing basis.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

CARLETON (Cont'd)

(b) Upon request, the employee will be granted up to 35 weeks leave of absence, without pay, in addition to the standard maternity leave. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

Other

Staff:

(a) The University grants maternity leave on request in accordance with the provisions of the Employment Standards Act of Ontario. Employees with continuing appointments who are eligible for maternity leave and U.I. benefits receive from the University, 95% of normal salary less U.I. benefits for a maximum period of seventeen weeks from the commencement of the leave. While on maternity leave, employees continue to participate in the University benefit plans on a normal cost sharing basis.

(b) Upon request, the employee may be granted up to 35 weeks leave of absence, without pay, in addition to the standard maternity leave. Such permission shall not be unreasonably withheld. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

MATERNITY/PARENTAL LEAVE COMPENSATION:

Faculty:

Natural mothers
- 2 weeks at 95% salary
- 15 weeks salary top-up (pregnancy)
- up to 10 weeks salary top-up (parental)

Natural fathers
Adoptive mothers
Adoptive fathers
- 2 weeks at 95% salary up to 10 weeks salary top-up (parental)

Other than Faculty:

Natural mothers
Adoptive mothers
Adoptive fathers
- 2 weeks at 95% salary up to 15 weeks salary top-up

GUELPH

In compliance with the Employment Standards Act, the following policy is to apply throughout the University to govern the granting of parental leave for purposes of childbirth.

1. (a) Any female employee of the University is eligible to receive maternity leave for a period of up to seventeen (17) consecutive weeks which includes the date of birth, provided she has been employed for at least twelve (12) months and eleven (11) weeks immediately preceding the estimated date of delivery.

(b) The employee will receive 95% of normal salary less applicable U.I. maternity leave benefits for a maximum period of seventeen (17) weeks from the commencement of the leave, providing that such employee: (i) is eligible for maternity leave; (ii) has a regular full-time appointment with the University; (iii) is not receiving other earnings or payments, such that her combined weekly income (including U.I. maternity leave benefits, supplementary payments from the University and other earnings) does not exceed 95% of normal weekly earnings.

(c) The employee must apply for unemployment insurance benefits before the supplementary income from the University becomes payable, and the employee must provide proof that U.I. benefits are being received. An employee disentitled or disqualified from receiving U.I. maternity leave benefits is not eligible to receive supplementary payments from the University.

(d) The employee may not claim any other form of supplementary benefits during the period of leave.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

GUELPH (Cont'd)

2. While on maternity leave, the employee will continue to receive University benefits on a normal cost sharing arrangement.
3. (a) The employee shall give at least two (2) weeks written notice to her Supervisor or Chairman of her intent to commence a leave of absence because of a pregnancy, and at that time will furnish a certificate signed by a legally qualified medical practitioner stating the employee is pregnant and giving the expected date of delivery.
   (b) Six (6) weeks of the maternity leave must be used after the date of actual delivery. A shorter period of time may only be granted with a medical certificate, signed by a legally qualified medical practitioner, stating that the employee is able to resume her duties. In any event, if the Supervisor/Chairman is not certain of the employee's physical ability to perform her duties, he/she may request medical certification of such ability.
4. If additional leave is required beyond the maternity leave, the employee may request leave without pay or vacation leave entitlement including the 10 weeks additional (no top up).
5. The employee proceeding on maternity leave shall not forfeit any accrued employment benefits save for the right to accrue sick leave credits during her period of absence.
6. Paternity Leave - 5 days

LAKEHEAD

Staff:
Maternity Leave available after six (6) months' continuous service. Employee resumes her previous position upon return to work. Length of service and vacation credits are not reduced by maternity leave.

Faculty:
Entitled to seventeen weeks maternity leave, which may commence at any time during the eleven (11) weeks prior to the expected date of delivery and which shall continue at least six (6) weeks after the date of actual delivery unless the member provides the Dean with a certificate from a qualified Physician stating that her health will permit her to perform her usual duties. Maternity Leave shall be taken without pay.

- A member who is the primary caregiver is entitled to four weeks paid leave for adoptive parental care if the child at the time of adoption is under 12 months of age; otherwise the leave shall be for a period of 5 days. The non-primary caregiver member is entitled to 5 days paid leave.
- A member taking paternity or adoption leave shall give the Department Chairman as much advance notice as possible of the taking of the leave and shall be responsible for arrangements to cover his/her absence. A member shall confirm in writing to the Dean the duration and reasons for such leave upon his/her return to the University.
- A male member is entitled to five (5) days paid leave within two weeks of birth of child.
- A member who is on any other form of approved leave, whether paid or unpaid, is not eligible for paternity or adoption leave.
- The Dean may authorize unpaid extensions to maternity/paternity/adoption leaves.

Sub-Plan Maternity:
Employees must qualify for and be entitled to Unemployment Insurance benefits to receive sub-benefits.

Faculty:
95% of regular salary; benefits are effective for a maximum of seventeen (17) weeks of maternity leave; must hold a continuing appointment for at least twelve (12) months prior to the leave and commit to returning to the University following leave.

Staff:
95% of regular salary; benefits are effective for a maximum of seventeen (17) weeks of maternity leave; must have completed three (3) years of full-time service and agree to return to the University for one year following leave. If employee does not return for one year, she shall be obliged to repay any supplemental monies received during her maternity leave.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

LAURENTIAN

Faculty:

A full-time female member shall be granted maternity leave subject to the following conditions:

(a) The member shall be entitled to a paid leave of absence providing she has completed at least thirteen (13) weeks of continuous service with the University.

(b) The duration of the leave shall be in accordance with the Employment Standards Act (Ontario) which provides leave for a period of seventeen (17) consecutive weeks.

(c) The leave may commence at any time during the eleven (11) weeks preceding the expected date of delivery.

(d) Any period of absence immediately preceding or following such maternity leave will be considered leave of absence without pay.

(e) The Member shall make written application to the Dean/Chief Librarian two (2) weeks prior to the date she intends to commence her leave, and at that time will provide the University with a certificate from a legally qualified medical practitioner stating that the Member is pregnant and her expected date of delivery. The Member shall give due regard to the need of the University for early notice of a prolonged period of leave, and application for maternity leave shall be made as early as possible in advance of the expected delivery date.

(f) The Member shall not return to work prior to the expiration of six (6) weeks following the actual date of delivery. A shorter period of time shall only be granted with the approval of a legally qualified medical practitioner.

(g) The Member shall advise in writing her unit head and the Dean/Director of the Library of her intention to return to work two (2) weeks prior to the scheduled completion of her leave.

(h) If a maternity leave happens to occur during the course of a study, sabbatical or unpaid leave, the Member shall continue to receive the stipend which is consistent with the study, sabbatical or unpaid leave taken.

Parental Leave:

According to the Employment Standards Act (Ontario).

Administrative Staff Association, Canadian Union of Public Employees and the Support Staff Association:

Sub-Plan Maternity

a) The objective of the plan is to supplement unemployment insurance benefits up to 95% of the employee's normal weekly earnings during maternity leave. Up to seventeen (17) weeks of maternity leave will be granted in accordance with the Employment Standards Act (Ontario).

b) This plan covers only temporary unemployment due to pregnancy.

c) The leave may commence at any time during the eleven (11) weeks preceding the estimated date of delivery.

d) The employee shall make written application to the Director of Personnel at least two (2) weeks prior to the date she intends to commence her leave. The application shall include a certificate from a legally qualified medical practitioner stating the estimated date of delivery.

e) No employee shall be required to return to work earlier than six (6) weeks following her actual date of delivery, nor shall she be permitted to do so unless she has the approval of a legally qualified medical practitioner.

f) The employee shall be reinstated in her former position provided the leave taken is not longer than the leave provided by the Act except where an extended leave has prior approval from the University.

g) The employee shall continue to accumulate vacation credits and seniority during her leave.

h) During the period of maternity, the University shall continue to pay the employer's share of all benefits in which the employee is registered at the time of the leave excluding contributions to the Laurentian University Pension Plan.

i) The duration of the plan is 1 year, effective July 1/90 to June 30/91.

j) An employee will be eligible for SUB payments if she qualifies for and is entitled to Unemployment Insurance maternity benefits. However, an employee will also be eligible for SUB payments when she is not receiving unemployment insurance because she is serving the UI waiting period or because she has received all the UI benefits payable to her.

k) Benefits payable under the plan are a sum, which combined with gross UI benefits equals 95% of the employee's normal weekly earnings.

Parental Leave:

According to the Employment Standards Act (Ontario).

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

MCMASTER

Intent: This policy is designed to facilitate reasonably flexible arrangements for the benefit of families at the time of the birth or adoption of a child (children).

Eligibility:

a) Regular Faculty and Staff who have at least thirteen (13) weeks continuous service with the University prior to the estimated date of delivery of a natural child (children) or the adoption of a child (children) may request and will be granted a Parental Leave.

Length of Leave:

a) A Maternity Leave will normally be granted to the natural mother of a child (children) to a maximum of seventeen (17) weeks which must commence between eight (8) weeks prior the estimated date of birth and the date of birth.

b) A Parental Leave will normally be granted to both natural and adoptive parents of a child (children) to a maximum of eighteen (18) weeks.

c) A Parental Leave taken by the natural mother must commence immediately following the Maternity Leave. For others, the Parental Leave must commence within thirty-five (35) weeks of the birth or adoption of the child (children).

d) A doctor's note will be required should the member on Maternity Leave wish to return to work within six (6) weeks of the birth of her child (children).

e) All members on Leave are normally expected to give one (1) month's notice of a date of return to work, should this differ from the previously agreed date.

Maternity Benefits:

a) Faculty and Staff members who have at least six (6) month's continuous service with the University prior to the estimated date of delivery of a natural child (children) are entitled to the following benefits.

b) Faculty members who are unable to arrange for the Maternity leave within the "continuous period of three (3) month's free from scheduled commitments to the University" (as defined in the load teaching document) will be entitled to Maternity Leave Benefits for up to nineteen (19) weeks at 95% of regular salary less the amount of unemployment insurance benefits the employee is receiving or expected to receive.

c) For Faculty members who are able to arrange so that the time taken for Maternity Leave falls within the "continuous period of three months free from scheduled commitments to the University" (as defined in the load teaching document) regular salary will be continued for this period. When mutually suitable arrangements can be made to fulfil her University responsibilities, Maternity Leave with full salary will be granted for an additional six (6) weeks. These weeks will be scheduled before and/or after the core period of leave, in such a way that the total leave will not exceed three (3) months plus six (6) weeks.

d) Staff members will be entitled to Maternity Leave Benefits for up to seventeen (17) weeks at 95% of regular salary less the amount of unemployment insurance benefits the member is receiving or expected to receive.

Note: All benefits paid under (b) and (d) must be in accordance with the agreement filed by the University with Canada Employment and Immigration. As part of these requirements, all such payments by the University can only commence when the Faculty or Staff member provides proof that she is receiving UI benefits or she is disqualified from UI benefits because of an insufficient number of insurable weeks or that UI benefits have been exhausted or she is in the UI waiting period. Members should understand that such proof will not be made available until after the leave has commenced and hence University payments will be retroactive.

O.I.S.E.

An employee on maternity leave shall be paid a maternity leave allowance to maintain her income at ninety-five (95%) of her most recent salary preceding the leave, providing that the employee is eligible for maternity leave benefits according to the Unemployment Insurance Commission Regulations, and the terms of the relevant Collective Agreement.
Membership in pension plan is suspended unless the employee opts to continue contributions. Other benefits continue during maternity leave with full cost paid by employer.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

OTTAWA

Maternity Leave:

Support Staff:
Any female member who has a regular position requiring fifteen (15) hours of work per week and who has completed twelve months of continuous service is eligible for a maternity leave and for the following benefits in addition to UIC benefits:

a) A twenty (20) weeks maternity leave.
b) The University will continue to pay ninety-five per cent (95%) of the regular basic earnings for an initial period of fourteen (14) calendar days.
c) During the following eighteen (18) weeks of maternity leave, the employees will receive their normal unemployment insurance benefits and the University will supplement their income to a level equivalent to ninety-five per cent (95%) of their normal salary.
d) The employee shall continue to accumulate full vacation leave during her maternity leave.

Faculty Members:
Faculty members have a twenty (20) week maternity leave. The University will continue to pay ninety-five (95%) percent of the regular basic earnings for the period.

The University must keep the position of an employee on maternity leave available for 12 months from the beginning of the leave. An additional 12 months without job guarantee is also available to support staff. Upon return after two years, the person will be considered in internal job postings.

Adoption Leave:
For Support Staff, the leave is for 10 weeks, with 95% of regular salary for two weeks and top-off to 95% during next eight (8) weeks.

Paternity Leave:
Fathers are entitled to two days of leave to be taken in the first month after the birth of a child.

Parental Leave:
As per Employment Standards (child care leave).

QUEEN'S

The University's maternity and adoption leave policy applies to the following female members of staff:

a) Academic or support staff who have been employed continuously for one year or more at Queen's and who hold a current appointment of a year's duration or longer.
b) Support staff or adjunct academic staff who have held five or more successive term appointments of less than one year's duration.
Any other person employed by the University and not covered in a) or b) above may be eligible for some form of maternity leave without pay in accordance with the Employment Standards Act.
The maternity leave which can be up to six months in duration should commence not later than that point in the pregnancy when the staff member can no longer perform the normal requirements of her job without risking any damage to the health of the mother or child. The leave normally should extend at least six weeks after the actual termination of the pregnancy. This six week period may be shortened at the request of the staff member supported by a written statement from her physician which confirms that she may return to work earlier. At least one month's notice would normally be given by the staff member indicating when she intends to return to work. At the conclusion of the leave the person would return to her previous position or to a position in the same type and salary grade within the same department.

A decision regarding granting of tenure to a faculty member on maternity leave may be postponed for one year at the faculty member's request.

During maternity leave the following salary and benefit provisions will apply on the understanding that the individual is committed to return to regular employment with the University following the end of the leave:

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

QUEEN'S (Cont'd)

a) The University will pay ninety-five (95%) percent of the normal basic earnings for the first two weeks of maternity leave. (See Note.)
b) During the following fifteen weeks of the maternity leave the employee will receive from the University a salary payment equal to the difference between 95% of the employee's normal basic earnings and the amount of unemployment insurance maternity benefit the employee is receiving or that which she would be expected to receive if she qualified for benefits. (See Note.)
c) Any period of leave beyond the seventeen weeks shall be without pay.
d) During the full maternity leave both the staff member and the University shall continue to pay their respective shares of the costs of her coverage under the various staff benefit plans.
e) Vacation credits will continue to accrue while a person is on maternity leave provided she returns to work for at least one month.
f) A female staff member who adopts a child is subject to the same rights and obligations as those granted under this policy.
g) Unusual pregnancy or birth situations may occur where the normal application of this policy may be inappropriate. Such special cases should be reviewed with Personnel Services.
h) When both parents are staff members and an adoption takes place, one leave will be granted with the choice left to the parents.

Note: All payment made under this policy (except those for adoption leave under f above) must be in accordance with the agreement that had to be filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance Regulations. As part of these requirements all such payments by the University can only commence when the staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of any insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commissions waiting period. Staff should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

Parental Leave:
University policy is identical to Employment Standards.

RYERSON

Follow Employment Standards Act - all benefits continued - Ryerson pays 93% of salary for first two weeks, after that pays 93% of salary less the U.I.C. benefit for 15 weeks - pension contributions based on full notional salary.

Salary Treatment:
a) For the 18 weeks parental leave, the leave will be considered a leave of absence without pay and the Institute will not continue the employee's salary for the duration of such absence.
b) For the first ten weeks an employee on parental leave is entitled to receive whatever U.I.C. benefit provides - (maximum weekly benefit for 1991 is $408 which is 60% of $680 per week).
c) For the remaining eight weeks of the parental leave an employee will not receive any U.I.C. benefit.

Seniority Treatment:
The employee will continue to accrue seniority during his/her parental leave (where applicable).

Benefits Treatment:

Vacation Leave:
The employee will continue to accrue his/her vacation credits at his/her current rate (where applicable).

Ryerson Retirement Pension Plan (Contributory Plan):
The employee will be provided with the option to elect continuance/discontinuance of his/her pension contributions during his/her parental leave. Should the employee elect to continue his/her contributions to the RRPP, the Institute will match his/her contribution to the plan.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

RYERSON (Cont'd)

Remaining Benefits:
The Institute will continue to pay the premiums for the following benefits during an employee's parental leave, where applicable:

- Semi-private hospital accommodation
- Supplemental Medical Benefits
- Long Term Disability Income
- Dental Plan
- Group Life Insurance
- Official Travel Accident Insurance

TORONTO

Faculty & Administrative Staff - SUB Maternity Leave Plan (effective July 1, 1984)
The objective of the Plan is to supplement unemployment insurance benefits up to 95% of regular earnings during the period of maternity - 17 weeks in accordance with the Employment Standards Act (Ontario). Written application and a copy of the Doctor's certificate indicating the expected date of delivery is required at the earliest date prior to commencement of maternity leave. The first two weeks, while in the U.I.C. waiting period, the University pays 95% of salary and the following 15 weeks the University pays the difference between U.I. benefits and 95% salary. After expiry of maternity leave the staff member is reinstated to her former position with no loss of vacation credit or seniority. Benefit plans are continued through regular payroll deduction with regular subsidies throughout the period of maternity. If a staff member should return to work prior to the required 6 week post delivery period then a letter from a legally qualified medical practitioner is required approving the early return.

In the event that the faculty or administrative staff member is unable or unwilling to make the commitment to return to her duties at the University following her confinement or she will not meet the one year of continuous service as of the expected date of delivery she can request maternity leave without pay for up to a maximum of 17 weeks. The University will continue its regular portion of benefit premiums for the duration of the maternity leave and the employee is required to pay her portion by personal cheque.

Faculty & Administrative Staff SUB Adoption Leave Plan (effective July 1, 1985)
Same as above SUB Maternity Leave Plan with the provision that leave is granted to only one adoptive parent (if both staff of U of T) and the leave is to commence at the time the child(ren) are scheduled to arrive in the adoptive home. Plan is consistent with U.I. and legislated regulations (i.e., Total of 18 weeks parental leave: UIC pays 10 weeks, SUB plan pays 17 weeks and staff member may take 1 week as leave without pay).

Paternity Leave:
Up to 2 days paid leave will be granted to a father upon the birth or adoption of a child. Such leave must be taken within the first month of the birth or an adoption.

Parental Leave:
Both parents have the option of taking up to 18 weeks of unpaid parental leave. This leave is in addition to the 17 week maternity leave available to natural mothers. Mothers are to commence parental leave immediately following their maternity leave (unless the child has not come into the custody, care and control of the parent for the first time).

Fathers must begin parental leave within 35 weeks of the birth/adoption of a child. Of the 18 weeks available to each parent, UIC will pay a total of 10 weeks which can be claimed by either parent or split between them.

There is no Univeristy SUB plan covering parental leaves.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

TRENT

Staff:
A staff member is entitled to a flexible seventeen (17) week unpaid leave of absence for pregnancy provided the member has a minimum of thirteen (13) weeks continuous service prior to the expected date of delivery as indicated by her medical certificate. The member is required to give two (2) weeks written notice of the date on which she intends to begin her leave. All members may begin their leave at any time within eleven (11) weeks before the expected date of delivery. The University may initiate the leave if it can be shown that the member cannot manage her normal workload adequately or that conditions dangerous to her unborn child or herself might prevail. If a staff member is required to be absent for a period longer than seventeen (17) weeks as certified by a legally qualified medical practitioner, or if her work is materially affected by her pregnancy, and the University requires an extension of leave, any further leave period is covered under the University's sick leave policy. The staff member is entitled to not less than six (6) weeks post-natal leave after the date of birth. The Employment Standards Act insures the right of the employee to return to the same or a comparable job without loss of seniority or benefits or drop in salary, if pregnancy leave of no longer than seventeen (17) weeks is taken. During maternity leave, the cost of continuing membership in the University's benefits plans shall continue as if the member were actively at work. In the case of benefits where costs are shared (i.e., pension, life insurance), if the staff members are willing to pay their normal share of the cost, the Univeristy willl contribute its portion of the costs. At least four (4) weeks before the expiration of the pregnancy leave, a staff member may apply to the Department of Human Resources for an additional leave of absence without pay for up to twelve (12) weeks. This request for additional leave shall not be unreasonably denied subject to workload requirements. During maternity leave, the vacation credits do accrue in accordance with the Employment Standards Act. If the staff member returns to work on a regular basis, the period of pregnancy leave is considered time worked for seniority purposes.

Maternity and Adoption Leave Sub Plan:
After a staff member has been employed at Trent University for one (1) year, she can file for maternity leave under this sub plan. Under this plan the University will pay 95% of the staff member's normal salary or wages for the first two (2) weeks and for the next fifteen (15) weeks, the University will supplement the benefit paid by the Unemployment Insurance Commission so when combined with earnings from other sources, the total from all sources will equal 95% of the Trent base salary or wages. After the first two (2) weeks, the recipient will be required to produce a record of payment from the Unemployment Insurance Commission before the University can pay the supplement. Payments in respect to guaranteed annual remuneration, deferred remuneration or severance pay benefits are not reduced or increased by payments received under this plan. To be eligible for this benefit, a staff member must have worked at Trent University for twelve (12) months and be planning to return to work no later than thirty-five (35) weeks from the commencement of combined maternity and parental leave for a period equal to seventeen (17) weeks. An agreement must be signed by the candidate promising to repay the University the University's portion if the staff member decides not to return to work. During this period of leave, the cost of continuing in the benefit plans will be shared as if the staff member were fully employed. During maternity leave vacation credits do accrue in accordance with the Employment Standards Act.

Paternity and Adoption Leave:
Included in Compassionate Leave; at normal pay for up to a maximum of six (6) days per year.

Parental Leave Sub Plan (Adopting Mothers Only):
After a staff member has been employed at Trent University for one (1) year, she can apply for adoption leave under this sub plan. Under this plan, the University will pay 95% of the staff member's normal salary or wages for the first two (2) weeks and for the next ten (10) weeks, the University will supplement the benefit paid by the Unemployment Insurance Commission so when combined with earnings from other sources, the total from all sources will equal 95% of the Trent base salary or wages. After the first two (2) weeks, the recipient will be required to produce a record of payment from the Unemployment Insurance Commission before the University can pay the supplement.

Payments in respect to guaranteed annual remuneration, deferred remuneration or severance pay benefits are not reduced or increased by payments received under this plan.

To be eligible for this benefit, a staff member must have worked at Trent University for twelve (12) months and be planning to return to work no later than twelve (12) weeks from the commencement of parental (adoption) leave for a period equal to twelve (12) weeks. An agreement must be signed by the candidate promising to repay the University the University's portion if the staff member decides not to return to work.

During this period of leave, the cost of continuing in the benefit plans will be shared as if the staff member were fully employed.

During parental (adoption) leave, the vacation credits do accrue in accordance with the Employment Standards Act.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

TRENT (Cont'd)

Parental Leave:
Under the terms of the Employment Standards Act, all employees who are parents (both natural and adoptive) are entitled to eighteen (18) weeks of unpaid parental leave, provided they have been employed for a minimum of thirteen (13) weeks prior to the estimated date of delivery or adoption of a child. For natural mothers, parental leave must commence at the end of maternity leave. For others, the leave must commence no later than thirty-five (35) weeks after the date of birth or adoption.

Natural mothers are entitled to seventeen (17) weeks of maternity leave plus eighteen (18) weeks of parental leave. Adoptive mothers are entitled to eighteen (18) weeks of parental leave. Fathers are entitled to eighteen (18) weeks of parental leave.

Under the terms of the Unemployment Insurance Act, parental benefits are available to eligible parents (both natural and adoptive) for a total of ten (10) weeks per family. The ten (10) weeks can be used by one parent or split between the two. For individuals not previously in receipt of maternity benefits, there is a two-week waiting period drung which parental benefits will not be paid.

During parental leave, the cost of continuing membership in the University's benefits plans shall continue as if the member were actively at work. In the case of benefits where costs are shared (i.e., pension, life insurance), if the staff members are willing to pay their normal share of the cost, the University will contribute its portion of the costs.

During parental leave,the vacation credits do accrue in accordance with the Employments Standards Act.

Paternity and Adoption Leave:
Included in Compassionate Leave; at normal pay for up to a maximum of six (6) days per year.

Faculty:
In the light of the on-going professional responsibilities of members, the Board agrees to continue the past practice of allowing female members to choose up to 17 weeks of pregnancy and maternity leave preceding and/or following the expected date of birth without loss of salary and benefits.

Paternity and Adoption Leave:
Subject to providing the Dean, where possible, with prior written notice, a member shall be entitled to leave with full salary and benefits of up to five days on the occasion of adopting a child. Fathers, upon the birth of a child, shall be entitled to the same benefit.

CUEW:
Where a pregnant employee has been employed in a bargaining unit position on at least three (3) occasions over the last tow (2) years, or in the Last two (2) immediately preceding regular academic sessions, she will be entitled to up to three (3) weeks paid leave, and up to fourteen (14) additional weeks of unpaid leave. Where the employee does not qualify for paid leave, she shall be entitled to up to seventeen (17) weeks of unpaid leave. In all requests for maternity leave, the immediate supervisor shall be advised of the expected date of delivery.

Parental Leave:
Employees may be granted up to five (5) working days in any one academic session on the occasion of becoming a parent. The employee is also entitled to up to seventeen (17) weeks of unpaid leave. Such leave shall not be unreasonably denied.

Note: Where the parent is the natural mother and she has received paid leave under Maternity Leave, there shall be no paid parental leave entitlement. However, she shall be entitled to up to eighteen (18) weeks of unpaid parental leave.

Note: Letter of Understanding (part of TUFA Agreement) sets out arrangements for dealing with questions related to previous and new entitlements.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

WATERLOO

To be eligible for an unpaid 17-week maternity or adoption leave and/or up to 18 weeks parental leave under the Employment Standards Act, a faculty or staff member must be a regular employee of the University for at least 13 weeks prior to the expected birth or adoption date. Eligibility would not extend beyond the termination date of an appointment contract.

To be eligible for 95% SUB benefits, a faculty or staff member must be a regular, full-time or part-time (at least 1/3 ongoing time commitment) employee for the equivalent at least one year full-time prior to the expected birth or adoption date.
Eligible faculty and staff members receive 95% of normal salary, less applicable Unemployment Insurance maternity or adoption leave benefits for a maximum period of 17 consecutive weeks from the commencement of the leave. Intention to return to the University must be declared in writing; those who do not intend to return to work are not eligible for supplementary payments. A faculty or staff member who voluntarily leaves the University during the 6 month work period following a maternity or adoption leave will be required to repay the supplemental payments to the University. Vacation will not be reduced provided that faculty and staff comply with the parental leave policy and return to work for at least one month following expiration of the leave. Salary actions normally will not be affected or deferred by the length of the leave; overall performance will be the basis for these considerations. Decisions on promotion or tenure may be postponed for a maximum period of one year at the faculty member's request.
If additional leave is desired, the faculty or staff member may request an unpaid leave of absence or vacation pay entitlement.
Paternity leave: if a male faculty or staff member wishes to be absent from work on occasion during the period around the birth or adoption of his child the practice of personal leave at management discretion, which currently provides time off with pay for bereavement and other personal emergencies, should
be extended to include paternity leave. This same philosophy could be applied to the male or female faculty or staff member in the case of adoption; this specifically includes the case where the other parent is receiving a UIC-supported adoptive leave.

WESTERN

Administrative, Academic Staff CUPE Local 2361 & CUPE Local 2692

1. The University of Western Ontario provides Supplemental Unemployment Insurance Benefits, for pregnancy and adoption leaves, for members of the regular full-time administrative and academic staff and CUPE local 2361 & 2692 (hereafter referred to as member) who have worked for the University for at least one year as of the probable date of delivery.
2. A member is expected to work for the University for at least six months following the date of her return from her pregnancy/parental leave. Should a member not satisfy this condition, she will be indebted to the University for the sum of the monies paid to them by the University during their pregnancy leave.
3. Pregnancy leave is a flexible leave for up to seventeen weeks with pay and benefits as specified in Section 4 and 5.
4. A member who qualifies for pregnancy or adoption leave under the provisions of the Policy is eligible for: (i) 95% of the salary at the time of the initiation of the leave paid by the University for the initial two-week waiting period prior to the commencement of Unemployment Insurance benefits; and (ii) the difference between Unemployment Insurance benefits and 95% of the salary at the time of the initiation of the leave, not to exceed fifteen weeks, paid by the University, provided the member makes application for and qualifies for Unemployment Insurance benefits. In no case will the total amount of the Supplemental Unemployment Benefits, unemployment gross benefits and any other earnings received by the member exceed 95% of the member's salary at the time of the initiation of the leave.
5. During the period of paid pregnancy/adoption leave, the University will contin[illegible] the member on full benefits through regular payroll deductions.
6. Pregnancy leave may be initiated by that member at any time within seventeen weeks of the expected delivery date.
7. Pregnancy leave ends seventeen weeks after the actual date of birth or no later than seventeen weeks from the beginning of the leave, whichever is later.
8. Leave in excess of seventeen weeks required for medical reasons relating directly to a member's pregnancy and or delivery of an infant may be treated in accordance with the University's Sick Leave Policy. In such a case, the member should immediately contact the Chairman, Dean Budget Head, or supervisor.
9. Leave of absence in excess of the seventeen-week pregnancy leave and the 18 week parental leave period, except for medical reasons (see 8 above), may be taken without salary in accordance with the University's Policy on Leave of Absence Without Salary.
10. Eligible members may apply for reasons of pregnancy, for reduced responsibility in accordance with the University's Reduced Responsibility Policy.
11. This policy will remain in effect until 1 July 1995, at which time it may be renewed following amendments as deemed appropriate and resubmission for approval to the Canada Employment and Immigration Commission.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

WILFRID LAURIER

Staff & Faculty:
Pregnancy and Parental Leave is granted in accordance with the provisions of the Employment Standards Act of Ontario. A Supplementary Unemployment Benefit, up to 95% of the employee's normal weekly salary is provided during the pregnancy or parental adoption leave period providing the employee is eligible to receive unemployment insurance during the period.

WINDSOR

Faculty:
Employed at least twelve (12) months and eleven (11) weeks preceeding estimated date of delivery. Entitled to maternity leave of six (6) months of which seventeen (17) weeks shall be with full salary benefits. Paternity leave of seven (7) days with full salary & benefits. Parental leave up to a full eighteen additional weeks.
Staff & Unions:
Employed at least twelve (12) months. A maternity leave equal to six (6) months of which the University pays. Parental Leave up to a full eighteen additional weeks.
a) 95% of nominal salary for first two (2) weeks
b) Difference between 95% and the amount received from U.I.C. for fifteen (15) weeks
c) Long Term Disability, University Pension Plan contributions continued at employee's option. All other benefits employer paid.
Paternity leave of two (2) days with full salary & benefits.

YORK

Faculty:
Pregnancy Leave: Full time female employees are provided with up to 17 weeks of paid leave, to be taken at the discretion of the employee during the period(s) preceding and/or following the birth of her child.
Adoption Leave: Full time female employees are provided with up to 8 weeks of paid leave, to be taken immediately following adoption of a child of pre-school age (ie. less than five years old at the time of adoption).
Paternity Leave: Full time male employees are provided with up to 5 days of paid leave on the birth of his child.
Parental Leave: Employment Standards legislation provides natural and adoptive parents with up to 18 weeks of unpaid leave.
All benefits provided as required by legislation during Pregnancy and Parental Leave.

P&M (Professional & Managerial)
Pregnancy/Parental Leave: Provided as per Employment Standards legislation.

Maternity Sub Plan: Full time female P&M members employed by the University for at least 12 months prior to the date maternity leave commences, who are eligible to receive Unemployment Insurance maternity benefits, will be paid an amount equal to 95% of normal salary for the 2 week UIC unpaid waiting period. In addition the University will supplement the UIC Maternity benefit for 15 weeks so that the total from both sources is 95% of normal salary.

Y.U.S.A. & C.U.P.E.
Pregnancy/Parental Leave: Provided as per Employment Standards legislation.
Paternity/Adoption Leave: Employees are provided with up to 5 days of paid leave.

Maternity Sub Plan: Female YUSA and CUPE members employed by the University for at least 10 months immediately preceding estimated date of delivery, who are eligible to receive Unemployment Insurance maternity benefits, will be paid an amount equal to 95% of normal salary for the 2 week UIC unpaid waiting period.
On return to work, the University will supplement the UIC maternity benefit up to a maximum of 15 weeks so that the total from both sources will equal 95% of the employee's normal salary.

PLEASE DESCRIBE YOUR MATERNITY LEAVE POLICY FOR STAFF AND FACULTY

YORK (Cont'd)

U.P.G.W.A. (Security)
Pregnancy/Parental Leave: Provided as per Employment Standards legislation.
Paternity/Adoption Leave: Employees are provided with up to 5 days of paid leave.

Maternity Sub Plan: Female UPGWA members employed by the University for at least 12 months immediately preceding estimated date of delivery, who are eligible to receive Unemployment Insurance maternity benefits, will be paid an amount equal to 95% of normal salary for the 2 week UIC unpaid waiting period.
On return to work, the University will supplement the UIC maternity benefit up to a maximum of 15 weeks so that the total from both sources will equal 95% of the employee's normal salary.

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
BROCK								
Up to $5/day for private hospital room, charges of registered nurse, pres. drugs & medicines, diagnostic x-ray & lab exams, x-ray radium, radioactive isotopes therapy, rental of iron lung, hospital bed, etc., purchase of artificial eyes, local ambulance service, anaesthesia and oxygen. Eyeglass rider to $150 in a 2 year period. CUPE $350/5 years Hearing Aids Eyeglass rider to $175.00 in a 2 year period.	All full-time faculty and staff	Upon appointment	$10. S $20. F	100%	NIL	$14.26 S $35.78 F CUPE $15.34 S $38.49 F	Blue Cross (ASO)	YES
Semi-private hospital Permanent part-time staff & seasonal staff are covered on prorate basis closest to 40%, 60% or 80% reimbursement of paid claims.	All full-time faculty and staff	Upon appointment	n/a	n/a	NIL	$ 3.50 S $10.26 F	Blue Cross (ASO)	YES
CARLETON								
Ambulance services medical aids & appliances, pres. drugs & medications, private duty nursing services of the following: osteopath naturopath,podiatrist, clinical psychologist, psysiotherapist, chiropractor, etc. to the extent that such services are not covered under OHIP. Semi-Private hospital accommodation. Semi-private hospital expenses not subject to deductions and co-insurance	All full-time and part-time employees with continuing or term appointments excluding administrative & academic management & executives	Upon Appointment	$25.00 S $50.00 F	80%	I.C.T.U. $1.60 S $5.60 F CUPE 2424 + Exempt Support Staff $ 3.99 S $14.00 F Others -- --	$14.37 S $50.39 F $11.98 S $41.99 F $15.97 S $55.99 F	Blue Cross	YES Cross experience rated with dental plan

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
CARLETON (Cont'd)								
As above plus vision care. Vision care provides up to $200 over two years. Subject to co-insurance but not to deductible.	Administrative & academic mgmt. & executives				-- --	$19.72 S $66.87 F		
As above plus vision care. Vision care provides up to $120 over two years. Subject to co-insurance but not ded.	CUPE 910					$18.42 S $63.15 F		
GUELPH								
Pres. drugs, x-ray radium & radioactive isotopes, special nursing, physiotherapists, dental procedures, ambulance, rental of wheel-chairs, hospital beds, iron lungs, splints, trusses, braces, crutches, casts, artificial limbs, eyes. Semi-private hospital accommodation. Psychologists, masseurs; chiropractors, podiatrists, out of province coverage. Accidental dental coverage, vision care, hearing aids. Dependant children to age 25 if full-time university or college students. Vision care - $250 every 18 months; children under age 12 - $250 every 12 month period.	All regular faculty and staff and temporary full-time over 6 mos. and part-timers over 35% of normal workload	Upon appointment	No deductible $1.00 payment per prescription	100%	NIL, prorate if part-time employee	$34.66 S $83.41 F for full-timers	Mutual Life	YES
LAKEHEAD								
Difference between ward and semiprivate hospital, pres. drugs, services of private nurse, charges for ambulance, psychologist, physiotherapist, speech therapist, osteopath, chiropractor, chiropodist, naturopath, podiatrist, masseur, ambulance service, durable equipment, accidental injury to natural	All full-time permanent staff	Date of employment	$15 Single $30 Family	100% after deductible on prescription drug 80% after deductible on all other services	NIL S NIL F	$13.11 S $39.57 F	Sun Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
LAKEHEAD (Cont'd)	CUEW	Date of Employment	$15 Single	80%	$2.80 S	$11.19 S	Sun Life	Yes
Vision Care - once every 24 months for purchase of prescribed eyeglasses or contact lenses.	All full-time permanent staff	Date of employment	NIL	100% paid by Insurance company	NIL S NIL F	$ 2.61 S $ 7.85 F	Sun Life	Yes
	CUEW	Date of employment	NIL	50%	$0.81 S	$0.81 S	Sun Life	Yes
LAURENTIAN Pres. drugs, oxygen, fees of a private nurse, accidental injury to natural teeth, wheelchairs, physiotherapist, psychologist, speech therapist, podiatrist, chiropractor, vision care, hearing aid	All full-time employees	First day of the month coincident with or following date of employment	$.35 per prescription	n/a	CUPE, Local 1555, (Main. & Printing) $11.96 S $34.85 F Staff Association $11.96 S $34.85 F All Other Employees NIL S NIL F	 $17.94 S $52.27 F $17.94 S $52.27 F $29.90 S $87.12 F	Confed. Life	YES
Semi-Private Coverage	All full-time employees	Same as above	n/a	n/a	CUPE, Local 1555 (Main. & Printing) $ 1.32 S $ 2.64 F Staff Association $ 1.32 S $ 2.64 F Other Employees Nil S Nil F	 $ 1.99 S $ 3.96 F $ 1.99 S $ 3.96 F $ 3.31 S $ 6.60 F	Confed. Life	

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
MCMASTER								
Pres. drugs, balance of ambulance, durable equipment rented for temp. therapeutic use. Semi-private room charge plus $10. per day for private room expense. No deductible on semi-private charge. Accidental damage to natural teeth. Out of Province coverage for difference between charge & OHIP reimbursement for emergency hospitalization (maximum lifetime benefit $100,000) and doctor's expenses. Clinical psychologists $15 per 1/2 hour session to a maximum $225/yr. Speech therapists to a maximum of $200/yr. Chiropractors or physiotherapists $15/visit to a maximum of $225/yr. Podiatrists, osteopaths $15/visit to a maximum of $225/yr. Prosthetic devices. Care in a licensed convalescent home $20/day - 120 days per year. Vision care for staff, and faculty $100 maximum benefit every 24 months.	All continuing regular employees	1st day of employment	$25/person $50/family maximum	100%	NIL	$23.50 All	Sun Life	No - admin. services only, plan self-insured
	All continuing part-time employees	1st day of employment	$25/person $50/family maximum		Prorated - based on hours worked compared to full-time position	Balance of employee premium up to $23.50	Sun Life	No - admin. services only, plan self-insured
Private Duty Nursing in the amount of 40% of the first $25,000 (i.e. $10,000) of eligible expenses with a 3 year rollover and where expenses in any one case exceed $25,000, a lifetime maximum of 80% of the next $25,000 (i.e. $20,000) of eligible expenses.								

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
O.I.S.E. Up to $20/day for hospital room. 100% of ambulance service, Registered Nurse Physiotherapist, artificial limbs and eyes, casts, crutches and surgical supplies needed to illness or injury, oxygen and equipment, rental of iron lung, wheelchair of hospital bed, blood and blood plasma. 90% pres. drugs. Emergency coverage outside Canada.	Faculty with 35% appointment or more. Support staff with 25% appointment or more	Upon appointment	10% of prescription drugs	n/a	NIL On optional semi-private hospital only $ 5.42 S $10.84 F	**Faculty** $27.98 S $72.79 F **Gen. Support** $32.95 S $81.59 F **Professional** $34.27 S $87.93 F	Confed. Life	YES
Prof. Research Staff As above minus $20/day for Private/Semi-private room						**Prof. Research Staff** $26.39 S $68.72 F		
Semi-private room						$3.89 S $7.76 F	Blue Cross	
Vision Care - Professional Research Staff Prescribed eye glasses and contact lenses	As above	Upon appointment	n/a	$350 maximum coverage for glasses in 24 mos., $150 max. coverage for contact lenses in 12 mos.	NIL	Included in above premiums	Confed. Life	YES
Professional Staff Prescribed eyeglasses - $275 every 24 months Contact lenses - $150 every 12 months								

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
OISE (Cont'd)								
General Support Staff Prescribed eyeglasses & contact lenses - $275 max. every 24 months								
Faculty Prescribed eyeglasses & contact lenses - $150 max. every 12 mos.								
Hearing Aid - Faculty	As above	As above	As above	$500 in any 24 consecutive months		Included in above premiums	Confederation Life	YES
OTTAWA Pres. drugs, private nurse, ambulance, physiotherapists, wheelchairs, splints, braces, artificial limbs, some dental surgery	Compulsory for full-time staff with minimum 15 hrs/wk	Upon date of appointment	NIL	100%	NIL	$13.97 S $36.57 F	Metropolitan Life	YES
Semi-private and private room		Upon date of appointment	NIL	NIL	$ 7.96 S $15.11 F	NIL	Metropolitan Life	YES
	Optional for full-time staff with minimum 15 hrs./week	Upon date of appointment	NIL	NIL	$11.25 S $24.59 F	NIL	Metropolitan Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
QUEEN'S 100% pres. drugs, physiotherapy, injury to natural teeth from accident, ambulance services, braces, crutches, rental wheel-chair, bed-iron lung, hearing aide, hospital services not covered by OHIP, emergency medical services outside Ont. in excess of OHIP fee schedule. Artificial limbs or eyes and prosthetic devices, speech therapy.	All continuing full-time & part-time staff on optional basis	First day	$25	80% of services of registered nurse of other licensed persons, 50% after 7 days, 50% chiropractor, osteopath, chiropodist, podiatrist, or naturopath - when not covered by OHIP	$ 2.75 S $11.00 F	$ 6.42 S $25.67 F	Canada Life	YES
Semi-private	All regular full-time & part-time staff on optional basis	First day	No deductible	No co-Insurance	$ 4.12 S $10.70 F	NIL (S) NIL (F)	Canada Life	YES
RYERSON Faculty and Non-Union Academic and Administrative Support Staff & CUPE Pres. drugs, private duty nurses; semi-private and private room accommodation; emergency services outside Ontario; eye care package - $120 - $200 per calendar year; hearing aid - $300 every 5 years	Compulsory for all full-time staff who commenced employment after July 1/74 and all part-time staff with more than 12 mos. service unless covered under spouse	Date of appointment	$25/person/year $25/family/year	100% reasonable customary charges paid after deductible	NIL	ASO	Sun Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
RYERSON (Cont'd) **Sessional Instructors** Pres. drugs, private duty nursing on recommendation of the attending physician. Private room differential, out of province/Canada medical fees max. Hearing Aid $300 every 5 years. Vision care $80 maximum benefit every 12 months	All sessional instructors	Date of appointment	$25/person/contract year $50/family/contract year	100% paid after deductible	NIL	ASO	Sun Life	YES
60% of full-time benefit	Part-time staff with between 4 and 12 months service	After 4 months service	$25/person or family/year	60% of full-time amount	NIL	ASO	Sun Life	YES
TORONTO Extended Health Care - drugs, serum injectibles & insulin, private nursing services of a physiotherapist, difference in cost semi-private and private hospital room accommodation, certain dental care as a result of accident, up to $10 a day in private hospital, special remedial appliances, artificial limbs, radium and radioisotope treatment, ambulance services, dependent coverage to include unmarried children between the ages of 21 through 25 who are in full-time attendance in an institution of learning. Rider for medical expenses while travelling or vacationing outside Canada.	All full-time and part-time staff holding an appointment of 25% or more of full-time	First day of month following date of appointment	$25 per 12 month period (i.e. begins from the earliest service date of staff member's EHC receipts)	100% paid after deductible	$ 2.60 S $10.36 F	$ 7.78 S $31.07 F	Blue Cross	YES (self-experienced)

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
TORONTO (Cont'd) Semi-Private Hospital Difference in cost care and semi-private room accommodation. Dependent coverage to include unmarried children 21 through 25 years of age if in full-time attendance in an institute of learning, out of country coverage.	All full- and part-time staff holding an appointment of 25% or more of full-time	*	n/a	n/a	$0.73 S $1.45 F	$2.19 S $4.33 F	Blue Cross	YES (self-experienced)
Vision Care Vision benefit up to a maximum of $150.00 in any period of 24 consecutive months to staff member and each eligible dependent for: eyeglasses (frames and/or lenses including contact lenses), replacement eyeglasses, tinted prescription glasses, prescribed as a result of an eye exam by a licensed medical doctor, opthamologist or optometrist.	All full-time & part-time staff holding an appointment of 25% or more of full-time	*	n/a	n/a	$1.12 S $3.26 F	$1.12 S $3.25 F	Blue Cross	Yes (self-experienced)
TRENT Extended Health Care **PLUS** Vision Care - $100 every 24 mos. for eyeglasses and $200 every 24 mos. for contact lenses Plus: * paramedical rider, hearing aid	Full-time staff and staff holding recurring full-time and half-time appointments	First day of month following date of appointment or application	$25/person $50/family *not subject to deductible	100% paid after deductible; no deductible for vision care	NIL	$16.36 S $48.50 F	Sun Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
TRENT (Cont'd)								
Supplementary Semi-Private Coverage	Full-time faculty and staff and faculty and staff holding recurring full-time and half-time appointments; members of CUEW	First day of month following date of appointment or application	n/a	n/a	NIL	$2.93 S $5.91 F	Sun Life	YES
Extended Health Care plus Vision Care - $100 every 24 mos. for eyeglasses and $200 every 24 mos. for contact lenses. PLUS: *Paramedical Rider, Hearing Aid Benefit, Voyage assistance - Europ assistance	Faculty and senior management	First day of month following date of appointment or application	$25/person $50/family *Not subject to deductible	100% paid after deductible	NIL	$16.26 S $47.26 F	Sun Life	YES
WATERLOO								
Difference between ward and semi-private hospital, most pres. drugs, blood transfusions, some nursing services, some ambulance services, wheel chairs, braces, Deluxe Blue Cross Travel benefits	All full-time faculty and staff Regular part-time faculty & staff	On appointment	$40/single $80/family	100% paid by insurance company	NIL	$12.68 S $40.78 F	Blue Cross	YES
	Regular part-time faculty & staff	"	$ 80/single $160/family	"	"	$ 7.18 S $25.88 F	"	" "

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WESTERN Semi-private and private diff. hospital service, supplies not covered by OHIP, private nurse, pres. drugs, wheelchair, iron lung, ambulance, etc.	All full-time permanent non-union staff, CUPE Engineers & Police Association	First day of appointment on a full-time continuing basis	NIL	100% paid by insurance company	NIL	$19.42 S $49.38 F	LonLife	YES
	Faculty	"	NIL	100% paid after deductible	NIL	$24.76 S $62.98 F	LonLife	YES
Visioncare - once every 24 months for purchase of prescribed eye glasses or contact lenses - Maximum $100 per person	UWOSA, Engineers	First day of appointment on a full time continuing basis	NIL	100% paid by insurance company	NIL	$ 2.10 S $ 5.36 F	LonLife	YES
- Maximum $150 per person	Faculty, P.M.A., CUPE, Physical Plant & Arena CUPE, Food Services, Police Assoc.	First day of appointment on a full-time continuing basis	NIL	100% paid by insurance company	NIL	$ 3.15 S $ 8.04 F	LonLife	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WLU Private nursing care by registered nurse in/out hospital when not provided by OHIP - a direct order by doctor, difference between ward and semi-private and private room in hospital, difference between semi-private and private room in hospital, out-patient physiotherapy (by registered physiotherapist) when not paid by OHIP therapeutic equipment, artificial limb or eye, or a truss, brace, crutch or cast, pres. drugs, blood, bandages or surgical dressings, up to $10/day in Licensed Private hospital for max. of 120 days, dental care by dentist or oral surgeon out of hospital resulting from accidental injury occurring after effective date of coverage, psychologist treatment, masseur, physiotherapist and speech therapist, ambulance services, oxygen and its administration. Vision/Hearing care $150 vision & $500 hearing per person once every 24 months.	All full-time staff and faculty Part-time in excess of 1250 hours per annum	First of month following date of employment	$25 S $50 F	n/a	0 0	$18.94 S $59.36 F	Allstate	YES
WINDSOR Faculty & Librarians: Green Shield E.H.B.	Full-time faculty	30 day E.P.	10/20	100%	n/a	$25.29 S $56.95 F	Green Shield	YES
Green Shield semi-private	All groups	30 day E.P.	n/a	n/a	n/a	$ 2.81 S $ 5.65 F	Green Shield	n/a

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WINDSOR (Cont'd)								
Green Shield Delux Medex	-	-	n/a	n/a	n/a	$ 0.30 S $ 0.30 F	Green Shield	n/a
Admin. Non-Union								
Green Shield Pres. Plan	Full-time Admin. Full-time Union	30 days End of Probation	100/pres.	n/a	n/a	$25.97 S $64.88 F	Green Shield	YES
Green Shield Delux Medex	-	-	-	-	-	$ 0.30 S $ 0.30 F	Green Shield	n/a
CUPE 1001:								
Janitors, Housekeeping, Dietary	-	60 days	-		n/a	$35.10 S $87.75 F	-	YES
CUPE 1393:		-						
Technicians Green Shield Pres. Plan					n/a	$31.78 S $79.44 F	-	-
Green Shield Delux Medex	Same as non union							
Admin. Union S.E.I.U. 210:		-						
Green Shield Pres. Plan					n/a	$34.26 S $85.69 F	-	-
CUPE 100:								
Green Shield Pres. Plan		60 days			n/a	$ 43.07 S $107.71 F	-	-

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WINDSOR (Cont'd)								
Green Shield Delux Medex	Same as non union admin.							
UPGWA 1958:								
Green Shield Pres. Plan		After 480 hrs.			n/a	$ 43.13 S $107.73 F	"	"
Retirees Pres. Plan						$14.81 S $29.61 F	"	"
Exec. Pres. Plan						$27.28 S $66.02 F	"	"
E.H.S	Non-union	30 days	n/a	100%	n/a	$ 3.78 S $10.26 F	"	"
	Admin. & Exec.					$ 2.47 S $ 6.09 F		
E.H.S - T4	CUPE 1393	After probation	n/a	100%	n/a	$ 1.12 S $ 3.19 F	"	"
	S.E.I.U. 210					$ 1.83 S $ 5.22 F		
	CUOE 100					$ 5.32 S $15.21 F		
	CUPE 1001					$ 6.03 S $17.22 F		
	UPGWA 1958					$ 0.98 S $ 2.80 F		
Green Shield Vision Care $80/24 months	Faculty			100%		$ 1.59 S $ 4.13 F		

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
WINDSOR (Cont'd)								
Green Shield Vison Care $150/24 months	Non union admin			100%		$ 2.50 S $ 6.49 F		
	CUPE 1393					$ 2.13 S $ 5.54 F		
	SEIU 210					$ 2.81 S $ 7.29 F		
	CUOE 100					$ 3.06 S $ 7.95 F		
	CUPE 1001					$ 3.80 S $ 9.86 F		
	UPGWA 1958					$ 1.59 S $ 4.13 F		

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
YORK								
Drugs, private duty nursing, prosthetic appliances, dental care resulting from an accident, ambulance, medical supplies and appliances, services of osteopaths, chiropractors, naturopaths, podiatrists, masseurs, speech therapists, clinical psychologists, physiotherapists, Christian Science healers	YUFA	Date of appointment	$25/single $50/family	100%	NIL	$25.80 S $70.61 F	LonLife Financial Services	YES (self experienced)
	P&M	"	"	100%	NIL	$13.02 S $35.58 F		
	YUSA	"	"	100%	NIL	$17.41 S $48.63 F		
	CUPE	"	"	100%	NIL	$14.30 S $33.36 F		
	IUOE	"	"	80%	NIL	$16.09 S $44.04 F		
	UPGWA	"	"	100%	NIL	$18.36 S $52.13 F		
	POST DOCS	"	"	80%	NIL	$3.30 S $9.39 F		
Hospital coverage - Semi-private	UPGWA, POST DOCS	Date of appointment	n/a	100%	As above	As above	LonLife Financial Services	YES (Self experienced)
- Private	P&M YUFA YUSA CUPE IUOE	"	n/a	100%	As above	As above		

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?
YORK (Cont'd)								
Vision Care								
Prescription eyeglasses and contact lenses $225/person/24 months	YUFA	Date of appointment	$25/single $50/family	100%	NIL S $8.29 F	$5.47 S $5.47 F	LonLife Financial Services	YES (Self experienced)
$250/person/24 months	P&M	-	n/a	100%	NIL S $10.13 F	$6.68 S $6.68 F		
$150/person/24 months	IUOE	-	$25/single $50/family	100%	NIL S $5.06 F	$3.34 S $3.34 F		
Vision/Hearing Care								
Prescription eyeglasses and contact lenses $200/person/24 months	CUPE UPGWA	Date of appointment	n/a	100%	NIL S $8.10 F	$5.34 S $5.34 F		
Prescription eyeglasses and contact lenses $250/person/24 months	YUSA	-	n/a	100%	NIL S $10.13 F	$6.68 S $6.68 F		
Prescription safety glasses specified employees only $100/employee/24 months	YUSA	-	n/a	100%	Included	Included		
Prescription hearing aids $300/person/36 months	YUSA CUPE UPGWA	-	n/a	100%	Included	Included		

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
BROCK 60%, max $5,000 per month, 66.9% for TSA members Permanent part-time staff are covered on same basis as full-time with a 60 month benefit limit. Seasonal staff are covered during period of work subject to 60 month max.	maximum of 5%	Compulsory	All faculty and non-unionized staff	Upon appointment	105 days	.561% of salary, .625% for TSA members	0%	Manufacturers Life	Partially experience rated
CARLETON Academic union 66 2/3% max. 8000 per month (C.P.P. integrated)	3%	Compulsory	All full-time and part-time employees with a continuing appt. or term appts. after 12 months	Upon appointment	180 calendar days	$1.036/100 of gross salary	0%	Metropolitan Life	Partially experience rated
Non-Union Staff - Salaries less than 21,600 same as CUPE 2424 except when salary reaches $21,600 higher benefit level applies									

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
CARLETON (Cont'd)									
Non-Union Staff - Salaries $21,600 and over 75% max., $8,000 per month (C.P.P. integrated	3%	Compulsory	Same	Upon appointment	180 calendar days	$1.932/100 of gross monthly salary	100%	Metropolitan Life	Partially experience rated
CUPE 2424 (Administrative/ Technical Union) 65% max., $8000 per month (C.P.P. stacked)	n/a	Compulsory	Same	Upon appointment	180 Calendar days	1.294/100 of gross monthly salary	100%	Metropolitan Life	Partially experience rated
C.G.A. (Security Staff Union) 65% max., $2000 per month (C.P.P. stacked)	4%	Compulsory	Same	Upon appointment	180 calendar days	1.526 of gross monthly salary	100%	Metropolitan Life	Partially experience rated
CUPE 910 65% maximum $2500 per month (C.P.P. stacked)	n/a	Compulsory	Same	Upon appointment	180 calendar days	1.294/100 of gross salary per month	100%	Metropolitan Life	Partially experience rated
I.C.T.U. 65%, maximum $800 per month (C.P.P. stacked)	n/a	Voluntary	Same	Upon appointment	180 days	1.294/100 of gross salary per month	90%	Metropolitan Life	Partially experience rated

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
GUELPH									
66 2/3% of salary (max. $4,500 per month) (primary C.P.P. integration)	Ad Hoc	Compulsory for all regular full-time. Voluntary for others	All regular faculty & staff and temporary full-time in excess of 6 months and part-timers working at least 51% of normal workload	Faculty & staff on appointment; waiting periods for temporary and part-time staff	90 calendar days	F.T. - .58/100 of gross salary. Temporary full-time & part-timers - .31/100 of gross salary	66.66	Prudential Group Assurance	Partially experience rated
LAKEHEAD									
60% of monthly earnings to a maximum of $5,000 per month	n/a	Compulsory	Faculty & Senior Admin.	Upon appointment	17 weeks	$.737/100 monthly insured earnings	0%	Sun Life	Fully Pooled
60% of monthly earnings to a maximum of $3,000 per month		Compulsory	All Others	Upon appointment	17 weeks	$.737/100 monthly insured earnings	75%	Sun Life	Fully Pooled

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
LAURENTIAN CUPE, Local 1555 (Main. & Printing) 80% of salary max. $ /mo.	max. of 3%	Compulsory	All full-time staff	1st day of month coincident with or following date of employment	6 months	$1.74/100	100%	Confederation Life	No
All Other Employees 70% of salary to $24,999.99/yr. 66 2/3 of salary from $25,000 to $39,999.99/yr. 60% of salary from $40,000/yr. Maximum benefit $4,000 per month or 85% of net earnings, whichever is lesser	max. of 3%	Compulsory	All full-time staff	1st day of month coincident with or following date of employment	6 months	$1.91/100	0%	Confederation Life	No

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
MCMASTER 75% of net income to a max. of $7,000/month. These benefits offset by disability benefits under CPP/QPP (primary only), U.I.C., & any payments from any employer and disability benefits under any insurance plan arranged on a group basis. Net income defined as Gross income less U.I.C., C.P.P., and Income Tax calculated assuming the member has a dependent spouse.	To be indexed at the annual rate defined in the Contributory Pension Plan on each July 1.	Compulsory	All perm. faculty & staff	Upon appointment	None	0.47% of salary	NIL	Sun Life	YES for 1st 5 years; pooled after 5 years

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
MCMASTER (Cont'd)									
Clinical Faculty 85% of net income to a max. of $10,000/mth. (max. if indexed to CPI) Partial Disability benefits and own occupation to retirement are included	CPI	Compulsory	All MD's	Upon Appointment	None	.69% of salary	Nil	Prudential Life	Fully Pooled
OISE 60%, $3,000 maximum	n/a	Compulsory	All full & part-time staff & faculty	Upon appointment	90 days	.706/100 of annual salary (monthly)	0%	Confederation Life	YES
Professional Research Staff 66-2/3%, $4,000 maximum						.741/100 of annual salary (monthly)			
OTTAWA 66 2/3% max. $8,500/month This applies for full or partial disability.	max. of 4%/yr	Compulsory	All full-time staff members with minimum 15 hr/wk	All full-time staff members on 1st day	119 calendar days from date of total disability	$1.76/100	100%	Laurentian/Imperial Life	YES
QUEEN'S 68% first $12,000 60% next $10,000 50% remainder, max. benefit $5,000 per month	up to a maximum of 5% per annum of C.P.I.	Voluntary	Full-time & part-time employees	At hiring	180 days	1.14%	NIL	Canada Life	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
RYERSON									
Administrative and Academic Support: 75% of salary to a max. benefit of $10,000 per month less any other disability pension paid. Payable to age 65. Includes 6% pension contributions based on salary or date of disability	Starts with 13th full month pmt. & annual after based on Stats. Can. Toronto CPI to max 8% annual adjust. compounded	Compulsory	All full-time employees and part-time employees with more than 12 months service	1st day of employment	66 days	.678% of monthly salary to max of $4,500 (non-union support staff) .696% of monthly salary to max. of $7,750 for Excluded Management	100%	Sun Life	Fully Pooled
					22 days	CUPE 2.339% to max of $10,000			
					66 days	C.J.R.T./F.M. .76% open college max. of $4,500			

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
RYERSON (Cont'd) **Faculty** 80% of salary to a max. benefit of $10,000 per month less any other disability pension paid. Payable to age 65. Ryerson pays pension contributions on behalf of faculty member based on salary on date of disability.		Compulsory	All full-time faculty	1st day of appointment	66 days	1.711% of monthly salary to max. of $7,750	100%	Sun Life	Fully Pooled
Sessional 75% of salary paid until end of contract		Compulsory	All sessional	1st day of appointment	7 days (1/2 sessional) 15 days (full sessional)		100%	Self-insured	
TORONTO effective July 1/90: 70% of annual earning with maximum insurable earnings of $90,000 (Max. benefit will be $63,000 per annum)	After 12 months payments annual increase of 7% or the across the board economic increase whichever is the lesser	Voluntary	All full-time and part-time staff holding an appointment of 25% or more of full-time	On appointment or date application card signed whichever is the latter date	90 days consecutive	1.20% of monthly insurable earnings	80%	Confederation Life (ASO only) Self-insured effective September 1/89	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
TRENT									
Staff See Sick Leave Entitlement Policy. After 6 months; 66 2/3% of the first $21,600 of insureble; 50% of next $43,200; 40% of balance, less any other disability retirement benefit; 85% of net income all-source limitation.	Benefits increased annually according to Consumer Price Index, with a max. annual increase of 2%	Compulsory	All full-time and half-time regular and recurring staff	Full-time and half-time hourly paid staff after 3 mos. of service. Others from date of appointment	1st 6 mos. of illness and/or disability covered under Univ. Sick Leave Entitlement Plan	.882% of insured payroll	NIL	Sun Life	YES
Faculty See Sick Leave Entitlement Policy. After 6 mos; 75% of insurable earnings, less any other disability or retirement benefits; 80% of gross income all-source limitation.	Benefits increased annually according to CPI with a max. annual increase of 2%	Compulsory.	All full-time and half-time tenured and probationary faculty, and senior management	From date of appointment	1st six mos. of illness and/or disability covered under Univ. Sick Leave Entitlement Plan	1.31% of insured payroll	100%	Sun Life	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
TRENT (Cont'd)									
"	"	Voluntary	Limited term appointments	"	Benefit entitlement no longer than two years after expiry of term appointment	.628% of insured payroll	100%	Sun Life	YES
WATERLOO									
60% of basic salary to max. benefit of $4,000/mo. tax free or maximum of 85% pre-disability Net Income	Up to 5% per annum	Compulsory	All full-time faculty & Sr. staff	After 1st day of employment	180 days	1.08% x salary	NIL	ManuLife Financial	YES
			All other full-time staff (inc. Union)	After 1st day of employment	90 days				
WESTERN									
75% of salary up to max. $5,000/mo.	3% per year	Compulsory	All full-time permanent members of faculty, Food Services, Police Assoc., Engineers	1st day of appointment on full-time continuing basis	15 weeks	$1.39 per $100 benefit	100%	Canada Life	YES
75% of salary up to max. $5,000/mo.	6% per year	Compulsory	Professional/Mgr. UWOSA, CUPE	"	"	$1.55 per $100 benefit	"	"	"

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
WLU 60% of first $15,000, 50% of excess ($5,000 max.)	2% per annum	Voluntary	All full-time faculty and staff, P.T. over 1250 hours per annum	Management and Faculty: date of employment Admin. Staff: first day of month following 3 months of employment	120 days	$1.51 per $100 of benefit	NIL	Manufacturers Life	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
WINDSOR Executives - 80% of salary to a max. of $10,000/mo. *Faculty & Prof. Lib. 66 2/3% of 1st $1,800 mon. sal., 50% of next $3,600, 40% of next $2,500. Max. benefit $4,000 mo. non-taxable *Admin - 66 2/3% of salary to a max. of $5,000/mo - non-taxable CUPE 100 & 1001 - 50% of salary to max. of $2,500/mo. *CUPE 1393 UPGWA 1958 & SEIU 210 (Technicians) - 66 2/3 of salary to max. of $2,500/mo. -*non-taxable All plans integrated with Canada Pension Plan	Based on wages as raised each year for admin. & union	Compulsory	Full-time faculty Admin. Union	-30 days -30 days -end of probation	105 days	Exec $.74/$100 Faculty $.36/$100 M.I.P. Admin $.47/100 M.I.P. Union 210 $1.16/$100 M.I.P. 1393 Tech Union $.98/$100 UPGWA 1958 $1.13/$100 CUOE 100 .85/$100 CUPE 1001 .85/$100	100% 0% 0% 100% 0% 0% 100% 100%	Constellation	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefits as % of Salary	What is Escalation Clause	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
YORK									
85% of Net	n/a	Compulsory	YUFA	Date of appointment	15 weeks	.77/$100	NIL	London Life	YES
85% of net	"	"	P&M	"	15 weeks	.97/$100	100%		
60% of $500/month plus 50% of excess	"	"	YUSA	"	Greater of 90 days or end of sick credits	.82/$100	100%		
			CUPE	"		$1.95/$100	100%		
			IUOE	"		$1.36/$100	100%		
			UPGWA	"		$1.36/$100	100%		

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
BROCK				
105 days (elimination period on LTD) per disability or illness	Faculty and non unionized staff (full-time)	Upon appointment	Full Salary	YES
Perm. part-timeand seasonal staff are covered on a pro rata basis				
1 1/2 days/month cumulative sick leave program Seasonal unionized staff are covered on a pro rata basis	Unionized staff (maintenance and housekeeping full-time)	Upon appointment	Full salary until sick leave credits are exhausted	YES
CARLETON				
Administrative Support, Technical Support During the first year, 1 1/2 days for each month of service. Following one year of service, 6 months	All full-time and regular part-time staff	Date of appointment	Full Salary for accumulated days - thereafter nil salary	YES
Management & Faculty 6 months	All full-time and regular part-time staff	Date of appointment	Full salary	YES
Trade Groups 1 1/2 days for each month of service	"	"	Full salary for accumulated days - thereafter nil salary	YES
GUELPH				
Unlimited to date of eligibility for disability insurance. Maximum 60 days	C.U.P.E., Stationery Engineers, Food Services, Police - exempt	After 3 months employment	Full	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
GUELPH (Cont'd)				
Cumulative Sick Days Accumulated as follows:	Staff Association			YES
Less than 3 mos. employment		3 days	Full pay	
More than 3 mos. employment		10 days	"	
More than 12 mos. employment		24 days	"	
More than 24 mos. employment		36 days	"	
More than 36 mos. employment		48 days	"	
More than 48 mos. employment		60 days		
3 months sick pay	Faculty & Professional staff	Immediate	Full pay	YES
LAKEHEAD				
Support Staff (Non-Union) Cumulative Sick Leave plan whereby an employee accumulates 1 1/2 days per month of service, to a maximum of 120 days	All full-time non-union support staff	Accumulated rate of 1 1/2 days per month after probation retroactive to start date	Full salary	YES
Support Staff (Union) Cumulative Sick Leave plan whereby employee accumulates 1 1/2 days per month of service to a maximum of 120 days	Unionized office staff	Accumulated rate of 1 1/2 days per month after probation retroactive to start date	Full salary	YES
Faculty/Senior Administration For extended period of sickness, 1 month for each year of service to a maximum of 4 months after which the LTD plan applies	Faculty and Senior Administrative Personnel	Upon appointment	Full salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
LAURENTIAN				
6 months	All full-time employees	On appointment	Full Salary	YES
MCMASTER				
15 weeks increasing to 26 weeks after 10 years of service	Salaried Support Staff	On appointment	Full Salary	YES
26 Weeks	Certain Professional Management Staff and all faculty	On appointment	Full salary	YES
OISE				
20 days per year (cumulative) (Prorated for part-time)	All full & part-time support staff	Upon appointment	Full salary	YES
Interim LTD if necessary re LTD waiting period of 90 days	All full & part-time support staff	Upon appointment	60% of salary $3,000 maximum, 66-2/3%, $4,000 max. for professional research staff	YES
90 days	Faculty	Upon appointment	Full salary	YES
OTTAWA				
119 days	All regular employees with minimum 15 hrs/week	No waiting period	100%	YES
QUEEN'S				
Six months	All regular staff members	No waiting period	Full salary	YES
RYERSON				
66 working days	All regular and probationary, Administrative & Academic Support staff, and full-time faculty	Date of employment	Full salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
RYERSON (Cont'd)				
66 working days	CUPE		100% Days 1-22 75% Days 23-66	
7 working days	half sessional			
15 working days	full sessional			
TORONTO 15 weeks	All full-time and part-time appointed staff members	After 3 months completed service	100%	YES
TRENT Faculty 6 months	All Faculty	Date of appointment	Full Salary	YES
Staff 1) 6 months	Regular or recurring staff who work 17 1/2 hours or more per week	Date of appointment	Full salary	YES
2) Maximum 60 days	Regular or recurring staff who work less than 17 1/2 hours per week	One normal work day for each month of service to a maximum of 60 days		YES
CUEW Paid sick leave in any one academic session shall not exceed four-thirty fifths of total appointment	Members of CUEW			YES

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
WATERLOO				
30 days + 1 day for every month worked to a maximum of 180 days	Staff except Management, Professional, Specialized and Senior technical	After 1st full day at work	Full Salary	YES
180 days	Faculty, Management, Professional, Specialized and Senior Technical	After 1st day of employment	Full Salary	YES
Regular Part-Time	50% or more annual commitment	After 4 years	Full Salary	YES
Union During probation period - 3 days until 75 days worked then 30 days as per staff	All full-time employees		Full Salary	YES
WESTERN				
15 weeks	Full-time continuing staff, faculty, CUPE, Police Association & Engineers	1st day of employment	Full Salary	YES
WLU				
90 days	Full-time faculty	Date of Employment	Full salary	YES
90 days	Exec. professional staff, Support Staff	Date of Employment	Full salary if accumulated 2/3 if not accumulated to 90 days	YES
105 days	Maintenance staff	Accumulated rate of 1 1/2 days per month after probation retroactive to start date	Full credit and 2/3 salary to 105 days	YES
WINDSOR				
Short-term - first 105 days	All full-time faculty and staff	30 days after hiring or end of probation period	100%	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Month	Who is Eligible	When Eligible	Full Salary or Percent	Self-Insured
YORK 15 weeks	YUFA, P&M	Date of Appointment	Full Salary	YES
Accumulated at 1 1/2 days per month of service	YUSA, CUPE, IUOE, UPGWA	Accrued from appointment date for each full month of employment	Full Salary	YES

SICK LEAVE PROGRAM (BENEFITS CONTINUANCE)

	Are Benefits Continued?	As if Full Salary	Cost Sharing Arrangements?	
			EE	ER
BROCK	YES	YES	SAME	SAME
CARLETON	YES	YES	SAME	SAME
GUELPH	YES	YES	SAME	SAME
LAKEHEAD	YES	YES	SAME	SAME
LAURENTIAN	YES	YES	SAME	SAME
MCMASTER	YES	YES	SAME	SAME
O.I.S.E.	YES	YES	SAME	SAME
OTTAWA	YES	YES	SAME	SAME
QUEEN'S	YES	YES	SAME	SAME
RYERSON	YES	YES	SAME	SAME
TORONTO	YES	YES	SAME	SAME
TRENT	YES	YES	SAME	SAME
WATERLOO	YES	YES	SAME	SAME
WESTERN	YES	YES	SAME	SAME
W.L.U.	YES	YES	SAME	SAME
WINDSOR	YES	YES	SAME	SAME
YORK	YES	YES	SAME	SAME
			Unpaid Sick Leave: Nil	100% (excluding Pension Plan)
			Paid sick leave: Normal shared cost	Normal shared cost

LONG TERM DISABILITY (BENEFITS CONTINUANCE)

	Are Benefits Continued?	As if Full Salary	Cost Sharing? EE	ER
BROCK	YES	YES	SAME - deemed contribution	SAME
CARLETON	YES	YES	NIL	100%
GUELPH	YES	YES	Pension - NIL Life Insurance - NIL after 6 mos. LTD - NIL Dental - same Major Medical - NIL	NIL NIL after 6 mos. NIL Same 100%
LAKEHEAD	YES	YES	SAME - no pension contribution	SAME - no pension contribution
LAURENTIAN	Yes, with the exception of the pension plan and for the following duration: Faculty - 30 months; CUPE, Local 1555 (Main. & Printing) - 18 months All Others - 24 months Continuation in the Extended Medical and Hospital Care coverages to the date disability ceases or normal retirement date	YES	Same except no pension contributions SAME	Same except no pension contributions. ER accrues liability for years of service SAME
MCMASTER	YES	YES	NIL	100%
OISE	YES	YES	NIL	100%
OTTAWA	YES	YES	NIL *for partial disability, pro-rated to period worked	100% (some are employer maintained, others are waived)

LONG TERM DISABILITY (BENEFITS CONTINUANCE)

	Are Benefits Continued?	As if Full Salary	Cost Sharing? EE	ER
QUEEN'S	YES	YES	Same for medical Plans - university pays life ins. & pension plan	Medical same, 100% Life Ins. & Pension Plan
RYERSON	YES	YES	SAME	SAME
TORONTO	YES	YES	SAME - for medical plans. University pays full pension premiums on pension, group life ins. and LTD premiums are waived	SAME - for medical plans. Univ. pays full premiums on pension & group life and LTD premiums are waived
TRENT	YES	YES	NIL	100%
WATERLOO	YES	YES	SAME - no pension contributions	SAME - Ee & Er pension contributions
WESTERN	Yes except voluntary plans	YES	NIL Compulsory Benefits SAME Optional Benefits	100% SAME
W.L.U.	YES	YES	SAME	SAME
WINDSOR	YES	YES	SAME	SAME
YORK	YES	YES	NIL	100% including Pension Plan

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
BROCK **Non-Union Faculty and Staff** 3 X earnings (rounded to next highest $1,000) to age 65 (max. 150,000)	Compulsory	All full-time faculty and full-time, part-time and seasonal permanent staff	Upon appointment	$.14/1,000	100%	Manufacturers Life	First $60,000 of each claim - remainder pooled
Unionized Staff 2 X earnings (rounded to next highest $1,000) to age 65 (max. 100,000)	Same	Full-time staff Seasonal during period of employment	Upon appointment		100%	Manufacturers Life	First $60,000 of each claim - remainder pooled
Additional Benefit Units of $10,000 to a max. of $300,000	Voluntary	All full-time faculty, full-time and part-time permanent staff, seasonal and unionized staff	Upon appointment	Dependent on age. Five year age bands range from $.26/mo/10,000 to $6.97/mo/10,000	NIL	Manufacturers Life	Fully pooled
CARLETON **Basic Benefit** 2 X salary rounded to next highest $1,000	Compulsory	All full-time and part-time employees with continuing or term appointments	On appointment	$.25/1000	**Faculty** First $12.79 of monthly premium **ICTU** 90% **Support Staff** 80% **All Others** 100%	Metropolitan Life	First $100,000 on each claim - remainder pooled

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
CARLETON (Cont'd) Additional Benefit Units to $10,000 to maximum of $350,000	Voluntary	As above	On appointment subject to satisfactory evidence of health	Dependent on age - 5 year age bands, ranges from $.45/mo/$10,000 to $6.30/mo/ $10,000	NIL	Metropolitan Life	Pooled
GUELPH Option of: a) either 2 b) 3 X annual salary or c) survivor benefit plus 1 X salary	Compulsory	All regular faculty and staff	On appointment for full-time.	$.20/$1,000	66.66% for full-timers	Sun Life	YES
1 X annual salary	Compulsory	Employees hired for more than 6 months, and part-timers working at least 35% of normal workload	On appointment	$.20/1,000	66.66% for temp. full-time; prorata for part-timers	Sun Life	YES
LAKEHEAD Faculty/Senior Adm: Up to age 65, 3 X Basic annual earnings, max $250,000.	Compulsory	All full-time faculty and sr. admin.	On appointment	$.41/1,000	100%	Sun Life	Experience rated to 125% of premiums

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
LAKEHEAD (Cont'd)							
Support Staff Up to age 65, 1 1/2 X basic annual earnings, max. $100,000	Compulsory	All full-time support staff	On appointment	$.41/1,000	100%	Sun Life	Experience rated to 125% of premiums
LAURENTIAN CUPE, Local 1555 (Main. & Printing) 4.5 X salary to next multiple of 1,000 - max. coverage of $75,000	Compulsory	All full-time employees	First day of month coincident with or next following date of appointment	$.30/1,000	50%	Confed. Life	First 75,000 of each claim - remainder pooled
All Other Employees 3 X salary to next multiple of 1,000 - max. coverage of $200,000	Compulsory	All full-time employees	First day of month coincident with or next following date of appointment	$.33/1,000	100% for L.U.S.A. 50% for all other employees	Confed. Life	First 75,000 of each claim - remainder pooled
MCMASTER Single: annual salary to next higher 1,000 X 1, X 2, or X 3 Married: annual salary to next highest 1,000 X 1, X 2, X 3	Compulsory for all full-time and part-time employees	All permanent employees who are under age 65 at date of hiring	1st day of employment	$.18/1,000	100% on 1 X 60% on 2 X 60% on 3 X if SIB coverage elected EE pays cost of 2 X or 3 X option	Sun Life	YES

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
OISE Faculty - $25,000 basic free, option of 3 X salary - maximum of $400,000	Compulsory	35% or more 25% or more	Upon appointment	$.445/1,000	100% Basic free, 75% option to 3 X	Confederation Life	Fully pooled
Professional $30,000 basic free option 1, 2, or 3 X annual salary, maximum $150,000	Compulsory	All full & part-time with over 25% employment	Upon appointment	$.404/1,000	100% Basic free, 75% option	Confederation Life	YES
General Support $25,000 basic free option 1, 2 or 3 X annual salary - maximum $125,000	Compulsory	All full & part-time with over 25% employment	Upon appointment	$.404/1,000	100% basic free 75% option	Confederation Life	YES
Professional Research Staff $75,000 basic free option 1, 2, or 3 X annual salary - maximum $125,000	Compulsory	"	"	.404/1,000	"	"	"
Management $25,000 basic free, option 1 X, 2 X, 3 X annual salary - maximum $400,000	Compulsory	"	"	.445/1,000	100% Basic free 75% option 1 X, 2 X, 3 X	"	"

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
OTTAWA **Basic** Staff members with no spouse or dependents 150%. Staff members with spouse and/or dependent 300% Max. of $175,000	Compulsory	All full-time staff minimum 15 hr/week	On appointment	$0.339/1,000	Employer pays 100% of first 45,000	Metropolitan Life	YES
Optional - for staff up to $350,000 - for spouse up to $350,000	Optional	Same as above	On appointment	- As per age & sex categories - Smoker/non-smoker rates	NIL	Metropolitan Life	YES
Optional - for each child $3,500	Optional	Same as above	On appointment	$.33/month family	NIL	Metropolitan Life	YES
Voluntary Accident	Optional	Same as above	On appointment	Single - $1.05/25,000 mo. Family - $1.55/25,000/mo.	NIL	Ameri. Home	
Death, dismemberment loss of sight or hearing	Optional	Same as above					

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
QUEEN'S							
Basic Group Life Insurance available to all full and part-time employees option of 1 X, 2 X, or 3 X annual salary max. 150,000	Voluntary	All full and part-time staff members	At hiring	$.30/1,000 per month	57%	Canada Life	YES
Optional Units of $25,000 up to a maximum of $250,000	Optional	All full and part-time staff members	At hiring	As per age	NIL	Canada Life	YES
RYERSON							
Basic: 2 X annual salary rounded to the next thousand, 400,000 max. amount	Compulsory	All full-time faculty, support staff, CUPE, and part-time employees with more than 12 months service	Date of Appointment	$0.247/1000	100%	Sun Life	Fully Pooled
24 X monthly salary rounded to the next thousand	Compulsory	All sessional instructors under age 65	Date of Appointment	$0.247/1000	100%	Sun Life	Fully Pooled
Supplementary All full-time faculty additional 2 X annual salary rounded to the next thousand 400,000 max. amount	Compulsory for all faculty commencing employment after Jan. 1/75	All full-time faculty	Date of appointment	$0.274/1000	70%	Sun Life	Fully Pooled

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
RYERSON (Cont'd) Sr. Management additional 2 X annual salary rounded to next thousand 400,000 max. amount	Compulsory	Sr. Management	On date of appointment	$0.274/1000	70%	Sun Life	Fully Pooled
TORONTO Basic coverage of 1 X annual salary free plus additional optional coverage of 1 X annual salary or 2 X annual salary, 3 X annual salary (effective July 1/90 maximum insurable earnings will be $125,000)	Optional coverage voluntary. Basic coverage of 1 X salary automatic	All full-time and part-time staff holding an appointment of 25% or more of full-time	On appointment or date application card signed whichever is the latter date	$.24/1,000	Basic coverage, 100% Optional coverage 33.33%	Canada Life	Yes

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
TRENT							
Basic life insurance equivalent to one and one-half times (1-1/2) annual salary for salaried faculty and staff. For hourly paid full time staff, amount of insurance is equal to one and one-half times (1-1/2) 2,000 X hourly rate. For part-time one and one-half times (1-1/2) 1,000 hours X hourly rate	Compulsory Optional faculty with limited term appointments	Full-time and half-time faculty; full-time and half-time regular and recurring staff	Upon completion of 3 months employment for full-time and half-time hourly staff, from date of appointment for all others	$0.310% of insured earnings	100%	Sun Life	Yes
Optional Life Insurance							
1, 2, 3 or 4 times salary		Same as for Basic Life	Same as for Life	•	Nil	Sun Life	Yes

The monthly rates set out below are per $1,000 of coverage.

Age	Smoker Male	Smoker Female	Smoker Male	Smoker Female
-24	$ .10	$ .04	$ .05	$ .02
25-34	.11	.05	.05	.03
35-39	.12	.07	.06	.04
40-44	.17	.11	.09	.06
45-49	.30	.18	.15	.11
50-54	.57	.30	.28	.18
55-59	.97	.48	.48	.29
60-64	1.40	.77	.70	.46

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WATERLOO							
Options of 1, 2, 3, 4, 5, and 6 X salary available	1 X salary compulsory Optional: spousal insurance up to $200,000 at age and smoking-related rates	All full-time faculty and staff	On appointment	$.38/1000 (group rate applicable to 1, 2, 3 X)	100% of 1 X salary 65% of 2 & 3 X salary 4, 5, & 6 X salary paid by employee (age-related and smoking-related rates)	ManuLife Financial	YES
Travel Accident	$100,000	Travel on Business	On appointment		100%		
WESTERN							
Basic - 2 X salary	Compulsory	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis	$.14/1000	100% of first $25,000 of coverage. Employee pays full premium for amounts in excess of $25,000	London Life	YES
Additional 1/2, 1 1/2, 2 X salary	Optional	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis	Up to Age 39 .07 (smoker), .05 (non-smoker) AGE Cost/$1,000 Smoker 40 - 44 .13 45 - 49 .22 50 - 54 .37 55 - 59 .60 60 - 65 .85	NIL Non-Smoker .09 .15 .24 .40 .56	London Life	YES
$500,000 maximum total amount (Basic & Optional Amounts)							

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WESTERN (Cont'd) A.D. & D. $20,000 to $250,000 Employee Coverage, Optional Family coverage @ 50% spouse only or 40% spouse, 10% children	Voluntary	All regular full-time	-	Employee $20,000 @ .60/1000 to $250,000 @ 7.50/1000 Family $20,000 @ .94/1000 $250,000 @ 10.50/1000		Mutual of Omaha	Pooled
W.L.U. Basic - 1 1/2 time salary	Voluntary	All full-time faculty and staff, Part-time staff over 1250 hours per annum	Date of employment	$.29/1000	100% of Basic	Manufacturers Life	YES
	Optional - Voluntary increments of $10,000 to max. of $350,000	-	-	Based on age/sex/smoker/ non-smoker	0%	Manufacturers Life	
	A.D. & D. Optional Maximum $450,000			$0.03/1000	0%	Manufacturers Life	

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WINDSOR Faculty/Executives to age 65 - 3 X annual salary Max. $200,000. No age reduction to age 65. Ages 65-67 - 1 X annual salary. Max. $55,000	Compulsory	Full-time faculty, admin. union	First day of month after date of hire	$.254/1000 inc. $.03/1000 for A.D.&D.	100% 100%	Confederation Life	YES
Administration to age 65 - 2 X annual salary - max. $110,000. No age reduction. Age 65 $4,000 paid up insurance			First day of month after 30 days service		100%	"	"
Unions to age 65 - 2 X wage. Age 65 - $4000 paid up life - completion of probation					100%	"	"
Union to age 65. No age reduction. Age 65 $4000 paid-up insurance. Local 1393, 210, 1001, 100, and 1958 2 X annual salary			After the completion of probationary period	$.294/1000	100%		

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium ($.00/$1,000 per month)	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
YORK							
3 X annual salary to July 1st coincident with or following age 65 1 X annual salary July 1st following age 65	Compulsory	YUFA P&M YUSA CUPE IUOE UPGWA POST DOCS	Date of appointment	.34/1000	100% 100% 50% 100% 100% 50% 100%	London Life	YES

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent, and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
GUELPH 1 X salary plus 25% of salary to surviving spouse plus 5% of salary to each of up to 3 dependent children	All regular full-time employees with dependants	On appointment for full-timers	1 X salary $.20/$1000/mo. 25% salary to spouse $3.55 per $100 monthly benefit per month	66.6% 66.6%	Sun Life	Sept. 1/1971
1 X salary plus 25% to spouse			25% sal. + 5% up to 3 $3.10 per $100 monthly benefit per month	66.6%		
1 X salary plus 25% to dependant children only			25% sal. to child $2.00 per $100 monthly benefit per month	66.6%		
SIB insurable earnings max. $180,000 per annum						
MCMASTER Spouse & Children 25% of salary for spouse plus 5% of salary for each dependant child under 21 or 25 if in full-time attendance at school	Members with spouses	1st day of employment	.617% of salary	60% with employee paying all group life premiums	Sun Life	Oct. 1/1969

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent, and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
MCMASTER (Cont'd) Children Only Survivor 25% of salary to dependent child or children under 21 or 25 if in full-time attendance at school	Members with chilren	as above	as above	as above	Sun Life	Oct. 1/1969
TORONTO Basic coverage of 1 X annual salary free ($125,000 max) Plus Spouse & Children 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) plus 10% of annual salary for each dependant child under 21 (max. of 2 children) Spouse Only: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years)	All full-time and part-time staff holding an appointment of 25% or more of full-time with eligible dependants	On appointment or date of application card signed, whichever is the latter date	$.24/$1,000 of commuted value of insurance	Basic coverage 100% Survivor Income Benefit 33.33%	Canada Life	May 1, 1976

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent, and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
TORONTO (Cont'd)						
Children Only: 30% of annual salary to orphans until youngest child reaches age 21 or for the 10 year guaranteed period. OR optional 2 X annual salary (inclusive of Basic non-contributory 1 X annual salary) Plus S.I.B. as described above. NOTE: escalation provision added to protect survivors from inflation of 7% or across-the-board economic increase (annually) whichever is the lesser. Maximum insurable salary on S.I.B. insurance $65,000.						

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent, and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
TRENT Spouse's Option 25% of insurable salary/wages at time of death per year paid in monthly instalments as long as a spouse lives	Same as for Life Insurance	On appointment or anytime subject to medical certification	1.388% of insured earnings (spouse only) 1.732% of insured earnings (spouse and children) .519% of insured earnings (children only)	NIL	Sun Life	July 1, 1969
Children's Option 15% of insurable salary/wages at time of death paid in monthly instalments until youngest unmarried dependant child is 23 or 25 if a student. If no spouse's option is elected, benefit is increased to 25%.						
WESTERN Spouse - $40,000. each dependant - $10,000.	Voluntary participation, all full-time staff, faculty & union	On appointment or any time subject to medical certification	$4.74 per month	NIL	London Life	Oct. 1/1982

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
BROCK								
Similar to Blue Cross #9. Major restorative 50/50 co-insurance. No deductible $1,000 max. per ann. Endodontic & periodontic 50/50 co-insurance, no deduct.,no max.	Full-time faculty and staff	Upon appointment	Compulsory	NIL NIL NOTE: Premiums are approximations - on "cost-plus" basis	$20.00 S non $56.00 F union	Blue Cross	YES	Faculty & Staff '91
Similar to Blue Cross #9. 100 E&P, Dentures at 50:50 Permanent part-time staff and seasonal staff are covered on pro-rata basis closest to 40%, 60%, or 80% reimbursement of paid claims	Full-time union staff	Upon appointment	Compulsory	NIL	SAME	Blue Cross	YES	CUPE 1992 effective 1 May 92
CARLETON								
Equivalent Blue Cross #9	CUPE 910 I.C.T.U.	Date of appointment	Compulsory	NIL	$15.85 S $48.32 F	Blue Cross	YES	'92
As above plus crowns, bridges and orthodontics	CUPE 2424 & Admin/Tech. Exempt			NIL	$22.95 S $72.16 F			'92
As above plus crowns and bridges	Academic Union	Date of Appointment	Compulsory	Academic Union NIL	$19.31 S $55.27 F			'89
As above plus crowns & bridges & orthodontics	Management	Date of Appointment	Compulsory	Management NIL	$19.31 S $60.74 F			'89
As above plus crowns & bridges	CGA	Date of Appointment	Compulsory	$ 5.10 S $14.61 F	$15.32 S $43.84 F			'90

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
GUELPH Preventative Maintenance Program plus periodontics and endodontics @ 100% $2000 cal. yr. max. Major Restorative crowns, bridges, dentures @ 67% $2,000 cal yr. max. Orthodontics - 67% co-insurance, lifetime max. $2,000	All full-time regular employees All temporary hired for more than 6 mos. and part-timers working at least 51% of normal workload	Immediate for full-timers; waiting periods for others	1.Compulsory 2. Voluntary	$ 4.31 S $14.85 F Same or prorata	$17.25 S $59.41 F Same or prorata	Mutual Life Assurance Co.	YES	'89
LAKEHEAD Comparable to Blue Cross #9 Crowns & bridges max. $1,500/calendar yr.	All full-time employees Faculty, sr. admin., technicians, middle mgmt.	Upon appointment Upon appointment	Compulsory unless covered by spouse -	Nil $4.19 S $10.56 F	$26.10 S $58.24 F $ 4.19 S $10.56 F	Sun Life -	YES -	1991 1991
LAURENTIAN All Employees Examinations, Prophylaxis - once every 6 months, x-rays, extractions, incl. impacted teeth, simple alveolectomy. Surgical removal of tumors, cysts, neoplasms. Fillings. General anaesthetic for dental surgery. Endodontics, periodontics, adjunctive periodontal services.	Full-time employees	1st day of month coincident with or next following date of employment	Voluntary	$ 7.89 S $26.63 F	$ 7.89 S $26.63 F	Confed. Life	YES	'91

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
MCMASTER ODA Prepared Plan "A" and "B" established in 1982 Expanded July 1, 1990: coverage for major restorative & orthodontic services of up to 50% of the 1989 ODA fees, and up to $2000 per calendar year	Faculty & Staff who work on a half-time or better basis. If contractually limited must be of more than one year.	First day of employment	Compulsory unless covered by spouse	NIL	$23.00 S $55.50 F	Sun Life	Self Insured	Basic Plan is updated each July 1 to previous years schedule. Major Rest. & Ortho coverage 1989 ODA until change by negotiation
OISE Professional, Mang/Prof., Professional Research Staff, General Support and Faculty Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and an 100% co-insurance factor with no open space limitations (max. of $1300/calendar/ year). Also includes Orthodontia with a 50% co-insurance factor, $1500 lifetime limit.	All full & part-time with over 25% appointment Faculty - over 35% appointment	Upon appointment	Compulsory	NIL	Professional $33.57 S $105.37 F General Support $39.47 S $99.14 F Faculty $30.07 S $91.60 F Professional Research Staff $30.64 S $90.27 F Mang/Prof $33.56 S $107.85 F	Confed. Life	YES	Annual

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
OISE (Cont'd) **Professional Mang/Prof., Professional Research Staff** As above except Orthodontia has a 50% co-insurance factor, $3000 lifetime limit								
CUEW $100 max. per year	All members	"		NIL	NIL	OISE		
OTTAWA No Dental Insurance								
QUEEN'S Oral exams, dental x-rays, scaling and polishing, fluoride treatment and oral hygiene instructions, space maintainers for children under 13, sealants for children (ages 6-16), fillings, retentive pins and cement restorations, crowns for children under 13, extractions, anaesthesia and sedative dressings, endodontic & periodontal services, repairs, relining and rebasing dentures.	3 Union Groups (maintenance, technicians, & library)	Upon Appointment	Compulsory	$3.58 S $9.63 F	$10.75 S $28.89 F	Canada Life	YES	'90

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
RYERSON 100% Basic Care, 65% Major Care and 50% orthodontic treatment	All full-time employees after 1/9/74	On date of appointment	Compulsory unless covered by spouse	NIL	ASO	Sun Life	YES	Current year
Union staff - OPSEU - 100% basic care, 65% Major & 50% Orthodontic	"	"	"	NIL	ASO	"		Current year
Basic Services - 100% endodontic and periodontic services - 80%. Major Services - 50%. Orthodontic - 50%.	Sessional Instructors	"	unless covered under spouse	NIL	ASO	Sun Life	YES	Current year
TORONTO Blue Cross Dental Plan #9. Dependents coverage to include unmarried children between 21-25 who are in full-time attendance at an institution of learning. Effective August 1/89: added Riders 2 & 4	All full-time and part-time staff holding an appointment of 25% or more of full-time.	1st day of month following date of appointment	Compulsory for all full-time staff and voluntary for part-time staff on initial enrolment	$7.02 S $15.69 F	$28.06 S $62.75 F	Blue Cross	YES	'89 (effective Jan. 1/90) '90 (effective July 1/91) '91 (effective Jan. 1/92)

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
TRENT Equivalent to Blue Cross Dental Plan #9	Full-time and half-time tenured and probationary faculty; faculty with limited term appointments	1st day of month following date of appt. and/or application	Voluntary	NIL	$18.17 S $39.20 F	Sun Life	YES	'90
Equivalent to Blue Cross Dental Plan #9 Plus Orthodontia: $2000 maximum; 50% of costs paid for by Sun Life	Full-time and half-time regular and recurring staff including employees in NA group	As above plus, 3 months waiting period for eligible hourly-paid staff	"	NIL	$19.33 S $46.94 F	Sun Life	YES	'91 (effective Jan. 1/92)
WATERLOO 80% of basic dental expenses, 50% of major dental & orthodontic expenses. maxime - basic - $1,225 p.a. per person, major restorative - $1,845 p.a. per person, orthodontic - $1,845 lifetime max. per person	all full-time faculty and staff	after 1st day of employment	Compulsory	NIL	$13.66 S $41.08 F	MenuLife Financial	YES	eff. Jan. 1, 1992, the 1990 schedule

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
WATERLOO (Cont'd) 40% of basic dental expenses 25% of major dental & orthodontic expenses maxima same as above	Regular part-time faculty & staff	"	"	"	$ 6.84 S $20.54 F	ManuLife Financial	YES	eff. Jan. 1, 1992, the 1990 schedule
WESTERN 100% of basic dental expenses, 80% of major dental expenses	Regular full-time faculty	1st day of employment	Compulsory	NIL	$28.26 S $75.01 F	Mutual Life Assurance Company	YES	Current
100% of basic dental expenses, and major dental expenses	Regular full-time admin. staff (UWOSA)	"	Compulsory unless covered by spouse	NIL	$22.87 S $61.10 F		YES	Current
100% basic 80% major	C.U.P.E. - Phys. Plant	"	"	NIL	$21.57 S $57.64 F	Mutual Life Assurance Company	YES	Current
100% basic 80% major	C.U.P.E. - Food Services	"	"	NIL	$21.57 S $57.64 F	"	YES	"
100% basic 80% major	Police Assoc.	"	"	NIL	$21.57 S $57.64 F	"	YES	"
WLU Equivalent to Blue Cross #9	All full-time faculty and staff, part-time in excess of 1250 hours per annum	1st of month following date of employment	Voluntary	0 0	$16.07 S $49.72 F	Allstate	YES	'89 as of May 1/91

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
WINDSOR								
Green Shield, Plan 15	CUPE 1393	After Probation Period	Compulsory unless other coverage by spouse	NIL	$24.97 S $56.57 F	Green Shield	YES	Current ODA
Green Shield, Plan 15	CUPE 1001	-	-	NIL	$20.91 S $46.99 F	Green Shield	YES	Current ODA
	CUOE 100				$23.83 S $54.00 F			
	SEIU 210	After probation	-	NIL	$19.31 S $43.31 F	-	YES	Current ODA
Green Shield, Plan 6E	Admin.	30 days 30 days	- -	NIL NIL	$31.31 S $71.20 F	Green Shield	YES	Current ODA
	Exec.		-	NIL	$37.71 S $85.35 F	-	YES	
Green Shield, Plan 35	Faculty	30 days	-	NIL	$25.29 S $56.95 F	-	YES	Current ODA
	Librarians				$23.57 S $53.09 F			
Green Shield, Plan 15	U.P.G.W.A.	After probation	-	NIL	$28.66 S $64.96 F	-	YES	One year ODA lag

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
YORK								
Equivalent Blue Cross #7 with riders 1,2,3 & 4 100% Basic. 70% Prosthetic, Orthodontic, Restorative. MAX. $2400 per year Restorative. $2400 per life Orthodontic.	P&M	Date of appointment	Voluntary	NIL	$21.93 S $70.90 F	Lonlife Financial Services	YES Self experienced	1991
	YUFA	-	-	NIL	$30.26 S $98.11 F			1991
Equivalent Blue Cross #7 with riders 1, 2, 3 & 4. 100% Basic. 50% Prosthetic, Orthodontic, Restorative. MAX. $2400 per year Restorative. MAX. $2400 per life Orthodontic.	YUSA	Date of Appointment	Voluntary	NIL	$26.36 S $73.88 F	Lonlife Financial Services	Yes Self-Experienced	1991
Similar to Blue Cross #7 100% Basic MAX. $1,500 per year.	CUPE	-	-	NIL	$17.71 S $51.66 F	-	-	1991
	IUOE	-	-	NIL	$20.62 S $55.02 F	-	-	1991
	UPGWA	-	-	NIL	$15.73 S $41.85 F	-	-	1991

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
BROCK Paid-up 10 years service $1,000 1-15 years service $2,000 15-20 years service $3,000 20-25 years service $4,000 25 years service $5,000 Policy is purchased at retirement with volume related to years of service. Applies to non-unionized full-time faculty and staff	NIL	n/a	NIL		n/a
CARLETON NIL		Yes* *Provided on retirement of staff member i) if age 55 or over; ii) has 5 or more years service; iii) is a member of the Plan; iv) does not include vision care	NIL	$15.97 S $55.99 F	**Dental Plan** Faculty Union only coverage continues. University pays 100% of premiums $19.31 S $55.27 F **Athletic Facilities** Free use
GUELPH CUPE $1,000 paid up policy All others - NIL	NIL n/a	Can continue on optional basis paying a % of premiums	$10.40 S $25.02 F	$24.26 S $58.39 F	**Dental** Can continue on optional basis $ 9.97 S $30.53 F No orthodontics

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
LAKEHEAD NIL	N/A	Faculty can continue on an optional basis with member paying 100% of premium	$32.58 S $65.16 F	NIL - S NIL - F	Basic Dental Faculty can continue on optional basis paying 100% of premium $26.10 S $52.20 F
LAURENTIAN					Free tuition
MCMASTER $5,000 paid up policy	NIL	YES	NIL	$23.50	Free limited parking. Free use of athletic facilities. Discount at Bookstore. Dental plan (employer paid). $23.00 S $55.50 F
OISE Support Staff NIL	NIL	Yes - lifetime	Mgmt., Professional & Support Staff $14.55 S $29.09 C $37.32 F Professional Research Staff $11.27 S $22.53 C $31.81 F	 $14.55 S $29.09 C $37.32 F $11.27 S $22.54 C $31.82 F	Dental Benefits 50% shared cost
Faculty $25,000	Employer $5.05 Retiree $5.05	Same as active employees including vision and hearing aids except that lifetime maximum reduced to $10,000	$13.99 S $27.97 C $36.39 F	$13.99 S $27.97 C $36.40 F	Dental benefits same as active employees

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
OTTAWA 1. Retired staff members insured before May 1, 1971; 50% of annual earnings 2. Retired staff members insured after May 1, 1971; 2 1/2% for each year of service (max. 20) minimum benefits $2,000 3. Retired staff members insured after July 1, 1976 - less than 10 years service $2,000 - 10 or more years service: 10% of final salary with minimum of 2,000 and maximum of 5,000 coverage	NIL	a) Available from age 55 with OMRO program b) Faculty members retiring before normal age of retirement (65) continue the supplementary health insurance with the University			a) Existing Retirees Semi-Private Accommodation Plan (Optional) $7.96 S $15.11 F Private Room Coverage (Optional) $11.25 S $24.59 F b) Retirees since July 1,1991 Eligible to "Ontario Municipalities Retiree Organization Program"
QUEEN'S Basic 100% of final salary at 65 reducing by 20% per year to 10% at 70 with a $3,000 minimum	NIL	YES 80% of eligible charges covered	$ 2.75 S $11.00 F	$ 6.42 S $25.67 F	Semi-private hospital coverage $4.12 S $10.70 F
Optional No post-retirement benefit					
RYERSON n/a	n/a	Yes - Semi-private and limited supplemental health benefits	$11.19 S $22.48 F	NIL	Dental Insurance - $2,000 max. per calendar year - basic services - 90% of expenses on current fee guide - major service - 50% of expenses on current fee guide $19.23.31 S $41.56 F

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
TORONTO					
n/a	n/a	Blue Cross Extended Health Care	$7.07 S $20.82 F	$21.19 S $62.46 F	Blue Cross Semi-private employee/er premium $3.90/ $11.71 S S7.78/ $23.33 F Blue Cross Dental Plan #9 employee premium $5.07 S $11.33 F Employer Premium $20.29 S $45.34 F
TRENT					
No post-retirment benefits					
WATERLOO					
An amount equal to the lesser of: 25% of the amount for which employee was insured immediately prior to retirement or, 37 1/2 of employees final salary but not less than $2,000	NONE	Sickness and accident	NONE	$10.74 S $34.56 F	

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
WESTERN Paid-up policy equal to 50% of amount of basic insurance in effect at time of retirement, with the maximum policy being $15,000	NIL	YES	NONE	Single Premium at retirement	Supplementary Health & Visioncare continue for all groups Dental benefits continued for Faculty, P.M.A., U.W.O.S.A. Engineers and C.U.P.E.-Physical Plant Dental Faculty $19.72 S / $39.44 F UWOSA $16.87 S / $33.74 F All others $15.07 S / $30.14 F Supp. Health & Visioncare Faculty $27.91 S / $55.82 F UWOSA Engineers $22.57 S / $45.14 F All others $21.31 S / $42.62 F
WLU NIL	n/a	YES	NONE	$18.94 S $59.36 F	Dental plan same as current employees

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
WINDSOR $4000 paid-up insurance for staff at age 65	NIL	-	-	Single Premium about $800	Green Shield Prescription Plan - Employee premium - NIL Employer premium $14.81 S $29.61 F
YORK N/A					
Negotiated per Collective Agreements for: YUFA, P&M, YUSA	NIL	YES - 80% paid after deductible $25.00 Single $50.00 Family	NIL	To be determined	Private Hospital Room 100% Basic Dental 50% Prosthodontic 50% Restorative Annual Maximum: $700.00/person

VACATION ENTITLEMENT

BROCK

Support Staff
1st calendar year - 1 day/month max. 10 days
2nd full calendar year - 2 weeks
3rd full calendar year - 3 weeks
10th full calendar year - 4 weeks
20th full calendar year - 5 weeks

Mtce./Housekeeping
Up to 3 years - 2 weeks
After 3 years - 3 weeks
After 9 years - 4 weeks
After 17 years - 5 weeks
After 30 years - 6 weeks

Faculty
1 month

Adm/Professional
1st and 2nd full calendar year - 3 weeks
3rd calendar year and beyond - 4 weeks
20th calendar year and beyond - 5 weeks

Librarians
4 weeks upon appointment (pro-rated in 1st year)
5 weeks in 20th calendar year

CARLETON

Non-Union Support Staff
1 - 4 years - 15 days/year
5 years - 16 days/year
6 years - 17 days/year
7 years - 18 days/year
8 years - 19 days/year
9 years - 20 days/year
10 years - 21 days/year
14 years - 22 days/year
15 years - 23 days/year
16 years - 24 days/year
17 years - 25 days/year
NOTE: On an employee's 25th anniversary date, he/she shall be granted an additional 10 working days with pay leave that year only. Note applies to both Non-Union support staff and Managerial/Professional

Manager/Professional Staff
22 days/year from date of appointment
25 days/year after 14 years

Faculty
One month

Non-Academic Unions
Varies between agreements - similar to non-union support staff

VACATION ENTITLEMENT

CARLETON (Cont'd)

CUPE 2424

As above

CUPE 910

1 - 5 years - 15 days/year
6 years - 17 days/year
7 years - 18 days/year
8 years - 19 days/year
9 years - 20 days/year
10 years - 21 days/year
15 years - 23 days/year
18 years - 25 days/year

CGA

1 - 5 years - 120 hours/year
6 years - 128 hours/year
7 years - 136 hours/year
8 years - 144 hours/year
9 years - 152 hours/year
10 years - 160 hours/year
15 years - 176 hours/year
18 years - 200 hours/year

ICTU

1 - 5 years - 120 hours/year
6 years - 128 hours/year
7 years - 136 hours/year
8 years - 144 hours/year
9 years - 152 hours/year
10 years - 160 hours/year
11 years - 168 hours/year
15 years - 176 hours/year
16 years - 184 hours/year
17 years - 192 hours/year
18 years - 200 hours/year

GUELPH

Faculty:

1 - 12 years - 22 days
13 - 20 years - 25 days
21 + years - 30 days

Professional Staff

1 year - 15 days
2 years - 22 days
16 years - 25 days
25 years - 30 days

Supervisory

1 year - 15 days
2 years - 22 days
16 years - 25 days
25 years - 30 days

CUPE

1 year - 10 days
2 years - 15 days
7 years - 16 days
8 years - 18 days
9 years - 20 days
12 years - 21 days
14 years - 22 days
16 years - 23 days
17 years - 25 days
28 years - 30 days

UGSA

1 - 2 years - 10 days
3 - 4 years - 15 days
5 - 6 years - 16 days
7 years - 17 days
8 years - 18 days
9 - 11 years - 20 days
12 - 13 years - 21 days
14 - 15 years - 22 days
16 years - 23 days
17 years - 25 days
28 years or more - 30 days

Exempt Staff

1 year - 10 days
2 years - 15 days
5 years - 16 days
6 years - 17 days
7 years - 18 days
8 years - 20 days
12 years - 21 days
14 years - 22 days
16 years - 23 days
17 years - 25 days
28 years - 30 days

CUOE

1 year - 10 days
2-7 years - 15 days
8 years - 16 days
9 years - 17 days
10 years - 18 days
11 years - 19 days
12 years - 20 days
13 years - 21 days
14 years - 22 days
17 years - 25 days
28 years - 30 days

UPA

1 year - 10 days
2 years - 15 days
7 years - 16 dyas
8 years - 18 days
9-11 years - 20 days
12-13 years - 21 days
14-15 years - 22 days
16 years - 23 days
17-27 years - 25 days
28 years - 30 days
(based upon 8 hour day)

VACATION ENTITLEMENT

GUELPH (Cont'd)

UGFSEA
1 year - 10 days
2-6 years - 15 days
7 years - 16 days
8 years - 18 days
9-11 years - 20 days
12-13 years - 21 days
14-15 years - 22 days
16 years - 23 days
17-27 years - 25 days
28 years - 30 days

ONA
1 year - 15 days
2 years - 22 days
16 years - 25 days
25 years - 30 days

LAKEHEAD

Non-Union Support Staff
Up to 8 years - 3 weeks
After 8 years - 4 weeks
After 17 years - 5 weeks

Office Union, Maintenance/ Housekeeping, Operating Engineers, Guards
Up to 3 years - 2 weeks
After 3 years - 3 weeks
After 8 years - 4 weeks
After 17 years - 5 weeks

Faculty and Librarians
After 1 year - 4 weeks
After 17 years - 5 weeks

Senior Administration
After 1 year - 4 weeks
After 17 years - 5 weeks

VACATION ENTITLEMENT

LAURENTIAN

Faculty

One month or 23 working days. After 5 continuous years for each year of employment thereafter, the member will be entitled to an additional 2 days to a maximum entitlement of 33 working days.

Administration

3 weeks after 1 year to 4th grade of Stevenson Kellogg Ernst & Whinney Salary Scale
4 weeks after 5 years
4 weeks after 1 year from 5th grade of Stevenson Kellogg Ernst & Whinney Salary Scale.
After 10 years of continuous service, 1 extra day and 1 additional day every year of continuous service thereafter. Maximum vacation allowance 7 weeks.

LUSA

1 - 4 years - 15 days per/year
5 years - 16 days/year
6 years - 17 days/year
7 years - 18 days/year
8 years - 19 days/year
9 years - 20 days/year
10 years - 20 days/year
11 years - 21 days/year
12 years - 22 days/year
13 years - 23 days/year
14 years - 24 days/year
15 years - 25 days/years
16 - 17 years - 26 days/year
18 - 19 years - 27 days/year
after 20 years of service, employees granted once only 2 day leave with pay
20 - 21 years - 28 days/year
22 - 23 years - 29 days/year
24 - 25 years - 30 days/year
after 26 years of service, employees granted once only 2 day leave with pay
26 - 27 years - 31 days/year
28 years or more - 32 days/year

CUPE (Maintenance & Printing

1 - 4 years - 15 days per/year
5 years - 16 days/year
6 years - 17 days/year
7 years - 18 days/year
8 years - 19 days/year
9 - 10 years - 20 days/year
11 years - 21 days/year
12 years - 22 days/year
13 years - 23 days/year
14 years - 24 days/year
15 years - 25 days/years
16 - 17 years - 26 days/year
18 - 19 years - 27 days/year
20 - 21 years - 28 days/year
22 - 23 years - 29 days/year
24 - 25 years - 30 days/year
26 years or more - 32 days/year

CUPE (Operations)/Canadian Guards Association

1 - 9 years - 3 weeks at 6% of total earnings
10 - 14 years - 4 weeks at 8% of total earnings
15 years - 5 weeks at 10% of total earnings
20 years and over - 5 weeks at 10% of total earnings plus 3 days with pay at straight time (CUPE - Operations)
25 years and over - 30 days at 12% of total earnings

VACATION ENTITLEMENT

MCMASTER

Vacation Group	Category	Faculty
A	Clerical/Secretarial Technicians, Professional/Management Nurses and Related Positions, Reactor Operators and Lead Hands, Instructional Assistants, Equivalent Position	One month annually
B	Professional Management, Equivalent Positions	
C	Librarians	

	Group A	Group B	Group C
Less than one year (express in working days per completed months of service)	1.25	1.67	1.92
1 but less than 4 years service	15	20	23
4 but less than 18 years service	20	30	23
18 but less than 30 years service	25	25	25
30 or more years	30	30	30

OISE

Professional, General Support and Professional Research Staff (Full-Time)	Faculty	Project Directors
	One month annually	Five weeks annually

Less than 10 months - 2 days for each full month
10 months, but less than 3 years - 1 month (22 days)
3 years and over - 5 weeks
15 years and over 27 days

VACATION ENTITLEMENT

OTTAWA

1) Staff Members with 381 Hay Points and Up

A) 3 weeks (15 days) after 12 months
B) 4 weeks (20 days) after 3 years
C) 21 days after 16 years
22 days after 17 years
23 days after 18 years
24 days after 19 years
25 days after 20 years
26 days after 26 years
27 days after 27 years
28 days after 28 years
29 days after 29 years
30 days after 30 years

Staff Members with 380 Hay Points and Less

A) 3 weeks (15 days) after 12 months
B) 16 days after 6 years
17 days after 7 years
18 days after 8 years
19 days after 9 years
20 days after 10 years
21 days after 16 years
22 days after 17 years
23 days after 18 years
24 days after 19 years
25 days after 20 years
26 days after 26 years
27 days after 27 years
28 days after 28 years
29 days after 29 years
30 days after 30 years

Faculty

1 month

Trades, Grounds, and Transportation

12 months - 108 hours
6 years - 116 hours
7 years - 124 hours
8 years - 132 hours
9 years - 144 hours
10 years - 144 hours
16 years - 152 hours
17 years - 160 hours
18 years - 168 hours
19 years - 180 hours
20 years - 180 hours
26 years - 188 hours
27 years - 196 hours
28 years - 204 hours
29 years - 216 hours
30 years - 216 hours
31 years - 224 hours
32 years - 232 hours
33 years - 240 hours
34 years - 248 hours
35 years - 256 hours
36 years - 256 hours

2) Bonus for Attendance Program

One day of vacation additional for each three months without sick leave up to a maximum of 4 days/yr.

QUEEN'S

Up to a year - 1 day/month maximum 10 days/year
After 1 year - 15 days in that calendar year
After 3-25 years - additional days for additional years of service reaching
After 25 years - 30 days

VACATION ENTITLEMENT

RYERSON

CUPE and Support Staff - 1.25 days/month for 1-8 yrs.. service, 1.66 days/month for 9 yrs. service or more, 2.08 days/month after 15 yrs. service for support staff only, Librarians/Counsellors - 1.66 days/month, maximum 20 days

Senior and Academic Administrators - 20 days

Faculty - No less than 2 consecutive months and not more than 3 consecutive months in any 12 month period (including course preparation)

TORONTO

Administrative Staff

After 1 yr. of service - 15 days
After 2 yrs. of service - 15 days
After 6 yrs. to 7 yrs. - 16 days
After 7 yrs. to 8 yrs. - 17 days
After 8 yrs. to 9 yrs. - 18 days
After 9 yrs. to 10 yrs. - 19 days
After 10 yrs. to 11 yrs. - 20 days
After 12 yrs. to 13 yrs. - 21 days
After 14 yrs. - 22 days
After 15 yrs. - 25 days

Faculty

One month after one year of service

Senior Administrative Staff

After 1 year of service - 20 days
After 10 years through 19 years - 1 additional day every 2 years (as indicated under administrative staff)
After 20 years - 25 days

Librarians

1 to 5 vacation years - 21 days
6 to 11 vacation years - 23 days
12 to 13 vacation years - 24 days
14 to 15 vacation years - 25 days
16 to 17 vacation years - 26 days
18 or more vacation years - 27 days

VACATION ENTITLEMENT

TRENT

Full-Time and Part-Time Staff Covered by TUSA Agreement

Less than on year - one day per month to a maximum of ten
1 year - 10 days
2 years - 12 days
3 - 5 years - 15 days
6 years - 16 days
7 years - 17 days
8 years - 18 days
9 - 10 years - 20 days
11 - 12 years - 21 days
13 - 14 years - 22 days
15 years - 23 days
16 & over - 25 days
In the 25th year a member shall have a special "Quarter Century" vacation consisting of an extra five days for a total of 30 days' vacation

Faculty

20 working days

CUEW

4% Vacation Pay

Librarians

Less than 10 years service - 22 working days
After 10 years of service - 25 working days

VACATION ENTITLEMENT

WATERLOO

Regular Full-time Staff and Regular Hourly Staff

3 weeks after 1 year
3 weeks after 2 years
3 weeks after 3 years
3 weeks + 1 day after 4 years
3 weeks + 2 days after 5 years
3 weeks + 3 days after 6 years
3 weeks + 4 days after 7 years
4 weeks after 8 years
4 weeks after 9 years
4 weeks + 1 day after 10 years
4 weeks + 1 day after 11 years
4 weeks + 2 days after 12 years
4 weeks + 2 days after 13 years
4 weeks + 3 days after 14 years
4 weeks + 3 days after 15 years
4 weeks + 4 days after 16 years
4 weeks + 4 days after 17 years
5 weeks after 18 years
5 weeks + 1 day after 19 years
5 weeks + 2 days after 22 years
5 weeks + 3 days after 25 years
5 weeks + 4 days after 27 years
6 weeks after 30 years

Faculty

1 month after 1 year

VACATION ENTITLEMENT

WESTERN

Administrative Staff
Up to 2 years - 3 weeks
After 2 years - 4 weeks
After 20 years - 5 weeks

Professional Managerial Staff
Up to 4 years - 15 days
After 4 years - 20 days
After 25 years - 25 days
After 26 years - 26 days
After 27 years - 27 days
After 28 years - 28 days
After 29 years - 29 days
After 30 years - 30 days

CUPE - Food Services
Up to 9 years - 15 days
After 9 years - 20 days
After 20 years or more - 25 days

Canadian Union of Operating Engineers and General Workers
Up to 6 years - 15 days
After 6 years - 20 days
After 20 years - 25 days

University of Western Ontario Police Association
Up to 9 years - 15 days
After 9 years - 20 days
After 20 years or more - 25 days

CUPE - Physical Plant & Thompson Arena
Up to 9 years - 15 days
After 9 years - 20 days
After 20 years - 25 days

WLU

Support Staff
11 days after 1 year
13 days after 2 years
15 days after 3 years
17 days after 6 years
20 days after 10 years
22 days after 15 years
25 days after 20 years
27 days after 30 years

Maintenance Staff Union
10 days after 1 year
12 days after 2 years
15 days after 3 years
17 days after 6 years
20 days after 10 years
22 days after 15 years
25 days after 19 years
27 days after 30 years

Management Professionals and Faculty
22 days after 1 year
25 days after 20 years
27 days after 30 years

WINDSOR

Admin. & Union
6 months - under 1 year - 5 days
1 - 3 years - 2 weeks
4 - 9 years - 3 weeks
10 - 18 years - 4 weeks
19 years or more - 5 weeks
+ 1 days for each year over 19 years (Maximum 30 days)

Faculty & Librarians
4 weeks

VACATION ENTITLEMENT

YORK

CUPE, IUOE and UPGWA
During Vacation Credit Years
July 1 - June 30:
1st year - 2 weeks
2nd to 7th - 3 weeks
8th to 19th - 4 weeks
20th on - 5 weeks

Where an employee has attained the age of sixty (60) and where age plus service equals eighty (80), that employee shall be entitled to an extra week's vacation, once, prior to retirement.

YUSA Support Staff
During Anniversary Years:
1st year - 2 weeks
2nd to 7th - 3 weeks
8th to 19th - 4 weeks
20th on - 5 weeks

Faculty
One month immediately

P&M
During Anniversary Years:
1st & 2nd - 3 weeks
3rd to 19th - 4 weeks
20th on - 5 weeks

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contributions to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
BROCK 12 months leave after 6 years service or 6 months after 3 years. Tenure not required.	Apply through Dept. Chairman to Committee on Sabbaticals outlining research program. File report with Dean upon return.	80% for 12 months; in lieu of 12 months after 6 years at 80% of salary a 6 month sabbatical can be taken at 100% of salary.	Sabbatical leave is a privilege not a right. Not obligated to return.	100% of salary	YES
CARLETON 12 months leave after 6 years service or 6 months after 3 years to tenured faculty.	Apply to Dept. Chairman and Dean outlining purpose of leave. File report with Dean upon return.	80% for 12 months; 70% for 6 months after 3 years	Sabbatical leave is a right not a privilege. Obligated to return.	150% of salary	YES
GUELPH Up to 12 months leave after 6 years of service. Tenure is required.	Apply to Dept. Chairman outlining purpose of leave. File report upon return.	75-100% depending on length of leave. Max. 100% from all sources	Sabbatical leave a privilege not a right. Report required. Obligated to return.	100% of salary for paid leave up to 8 months.	YES
LAKEHEAD 6 or 12 months after 6 yrs. service. Tenure is required.	Apply to Dean outlining purpose of leave. File report upon return.	82.5% for 12 months 100% for 6 months	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	YES
LAURENTIAN 6 or 12 months after 6 years service. Tenure is required.	Apply to Dean/Director outlining study project. File report on return.	80-100% for 12 months (depending on years service): 100% for 6 months	Sabbatical leave conditional upon proposal being accepted.	100% of salary	YES
MCMASTER 6 or 12 months leave after 6 years service. Tenure not required.	Apply to Dean outlining purpose of leave. File report with Dean upon return.	85% for 12 months, 100% for 6 months	Sabbatical leave a privilege not a right. Obligated to return.	115% of salary from all sources.	YES
6 months leave after 2 years (must be tenured, full-time)	Must be approved by Dean, Dean of Graduate Studies and V.P. Academic	85% for 6 months or 92.5% for the salary year in which the leave occurs.	All leaves now termed research leaves	As above	YES

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contributions to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
OISE 6 months leave after 4 years service or 1 year after 9 years service; or a 6 month unit comprised of leave earned to date plus unpaid leave of absence.	Apply to Dept. Chairman outlining proposal for leave. File report with Director within 30 days of return.	100%	Obligated to return	100%	YES
OTTAWA 6 months leave after 3 years or 12 months leave after 6 years service. Tenure is required.	Apply to Teaching Personnel Cttee. outlining research program. File report with Dean upon return.	75% for 12 months (could go to 90% for deferred leaves); 100% for 6 months	Sabbatical leave a privilege not a right. Not obligated to return.	100% subject to approval of his/her Dean	YES
QUEEN'S 6 or 12 month leave after 6 years service. Tenure not required.	Apply to Dept. Chairman outlining nature of scholarly activity. File report upon return.	75% max. 100% from all sources.	Sabbatical leave a privilege not a right. Obligated to return.	100%	YES
RYERSON 6 or 12 month leave or less, following 6 years service	Apply to Dept. Chairman 8 months prior to leave.	60-90% for up to 12 months depending on years of service. Maximum 100% from all sources. If greater remuneration is received entitlement from Institute will be reduced by 1/2 the excess.	Expected to return to active employment at end of leave. Renewal of leave may be granted by mutual agreement.	100% of salary	YES
TORONTO 6 or 12 months leave after 6 years service. Tenure not required.	Outline study program with application. File report upon return.	82.5% for 12 months; 100% for 6 months; maximum 100% from all sources.	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	YES

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contributions to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
TRENT 12 months leave after 6 years of service* or 6 months after 3 years of service. * Includes academic leave	Apply to Department 2 years in advance outlining plans and projects. Department submits 3 year sabbatical plan to the Dean and Committee on Academic Personnel by 15 Nov. of each year. File report on return.	60-100% (depending on length of service* for 6 months or 12 months leave). *Includes academic leaves	Length of leave and salary level determined by "Earned Years of Service"	100% of salary	YES
WATERLOO 6 or 12 months leave after 6 years of service. Tenure required in some faculties.	Apply to Dept. Chairman outlining research program	80% for 12 months leave after 6 years; 100% for 6 months leave after 6 years.	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	YES
WESTERN 6 or 12 months leave after 6 years of service. Tenure not required.	Apply to Dept. Chairman outlining study program.	6 or 12 months @ 82.5% of salary from all sources.	Sabbatical leave a privilege not a right. Not obligated to return.	100% of salary	YES
WLU 6 or 12 months leave after 6 years service. Thereafter a member of faculty may be granted a 6 months sabbatical leave after 3 years of continuous F.T. service.	Apply to Dept. Chairman outlining research program. File report with Chairman and Dean upon return.	100% for 6 months 80% for 12 months	Sabbatical leave a privilege not a right. Expected to return to the university for at least one year following leave expiration.	100% of salary	YES - if meets qualifications of Research Committee
WINDSOR 12 months leave after 6 years service. Tenure is required.	Outline intended activities with application. File report upon return.		Sabbatical leave a privilege not a right. Obligated to return.		
3 to 5 years service				80% for 6 months	
6 years service or more				100% for 6 months 80% for 12 months	

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contributions to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
WINDSOR (Cont'd) Service June 30/78 Equal to 9				90% for 12 months	
Greater than 9				100% for 12 months	
YORK 6 or 12 months leave after 6 years service. Tenure is required.	Apply to Dept. Head and Dean outlining study program. File report upon return.	6 months leave - 100% of salary. 12 months leave - 1st sabbatical: Previous year's earnings at or below the average bargaining unit salary - 100%. Above the bargaining unit salary the sabbatical salary shall be the greater of: 1) The rate of the average bargaining unit salary during the year before sabbatical year, increased by any general increments for the sabbatical year, or 2) 80% or the employees' salary. 2nd & Subsequent Sabbatical: 75% of academic base salary plus supplementary support to maximum of 5%. Maximum 100% from all sources.	Sabbatical leave a privilege not a right. Obligated to return.	100% of salary	YES

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
BROCK Housing loans not available						
CARLETON All full-time staff	No restriction	$20,000	PLR + 1/2% over 10 yrs. PLR + 1 1/4% 15 to 20 yrs.	Borrower gives 2nd mortgage to University to secure loan	Yes	No
GUELPH Full-time faculty & staff	Within daily commuting distance of the City of Guelph	Lesser of $40,000 or max. allowable under bank credit analysis guidelines based on equity requirements determined by price & location	1st mortgage rate over 25 yrs. Either floating or fixed rate tied to 1st mortgage	Borrower give 2nd mortgage to University of Guelph	Yes	No

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
LAKEHEAD All full-time faculty and staff; principal residence 10% equity. University may request equity greater than 10% if circumstances warrant.	Within commuting distance of the city of Thunder Bay	$30,000	PLR + 1/2% over max. of 10 yrs.	Applies to 1st mortgage, 2nd mortgage and renewals to 2nd mortgages. Borrower gives mortgage to University to secure loan. Payments for principal, interest and taxes on first and second payments must not exceed 30% of the employee's and spouse's combined salaries.	Yes	No
LAURENTIAN Full-time members of faculty & administration; principal residence equity 50% of second mortgage and at least 10% of assessed value		$10,000	PLR + 1/2% over 10 yrs. max.	Borrower gives mortgage to Univerity to secure loan	Yes	No

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
MCMASTER Tenure stream faculty and full-time support staff, principal residence, 10% equity	Within daily commuting distance of campus	$70,000	PLR + 1.2% up to 15 yrs. PLR + 3/4% for excess over 15 years (weekly floating rate)	Borrower gives mortgage to University	Yes	No
OISE All regular full-time faculty and support staff; 10% equity	No restrictions	$20,000	PLR + 1% over 10 yrs.	Borrower gives mortgage to Institute to secure loans	Yes	No
OTTAWA Full-time faculty and support staff, principal residence, 10% equity ; 1st mortgage and equity to equal 70%	Within Ottawa/Hull region	$30,000	PLR + 1/2% over 15 years	Borrower gives 2nd mortgage to University to secure loan; 1st and 2nd mortgage payments and taxes must not exceed 30% of salary	Yes	No
QUEEN'S All staff; principal residence; 10% equity; 1st mortgage and equity to equal 70%	Within the Kingston area	$30,000	PLR + 1/2% to 1% over maximum 10 years	Borrower gives 2nd mortgage to University to secure loan; Carrying charges not to exceed 30% of salary	Yes	No

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
RYERSON *No housing loans available*						
TORONTO -Full-time and continuing staff members -Principal residence	Within daily commuting distance of St. George, Scarborough and Erindale campuses	$50,000 - must comply with requirements of banks' financing	Prime + 3/4% of 1% for 15 years; Prime + 1% for 20 years - open This is applicable only if the 2nd mortgage is not obtained from the same lending institution as the first mortgage. If the first mortgage is obtained from the CIBC mortgage corporation, prevailing rates apply to the second mortgage according to term	Borrower gives 2nd mortgage to University to secure loan House cannot be used in any commercial manner (i.e.,renting out the basement).	YES	No
TRENT On-going full-time employees	Within Peterborough City	$20,000	Specified rates varying in relation to prime, term and amount of loan	Minimum equity requirement; total of all guaranteed loans not to exceed $300,000; prepayment features; borrowers responsible for legal costs	Yes	No

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted to Principal Residence	First Purchase Within Area
WATERLOO New full-time faculty and staff; principal residence; 10% equity	Within Cities of Waterloo or Kitchener, neighbouring communities, or respective environments	Lesser of annual salary and $20,000	PLR + 1% for everyone	Borrower gives 2nd mortgage to university to secure loan; total of all guaranteed loans not to exceed 1.5 million	Yes	Yes
WESTERN Full-time faculty and staff; principal residence; 10% equity	Within 30 miles of University	Lesser of $30,000 or applicants gross annual salary	PLR + 1/4% under 10 years; PLR + 1/2% for 10-20 years	Must be secondary financing; mortgage given to University to secure loan; can be used for refinancing or renovations	Yes	No
WILFRID LAURIER Full-time faculty & staff; first loan; 10% equity	Within 100 km of Cities of Waterloo or Kitchener, neighbouring communities, or respective environments	$50,000	PLR + 3/4% over 10 years	Carrying charges not to exceed 30% of salary	Yes	No
WINDSOR Not available						
YORK 10% equity; full-time faculty and professional and managerial staff	Within reasonable distance of York University in order that applicant can satisfactorily carry out duties at the University on a regular basis	$125,000	PLR + 0.5% up to 20 years; subsidized by University between 7-11% provided annual salary does not exceed ceiling	Annual salary ceiling eligibility adjusted annually in YUFA negotiations; borrower gives mortgage to University to secure loan	Yes	No

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
BROCK All full-time employees, their spouse and dependent children under 25 years. Includes spouses and dependent children of a deceased or retired full-time employee. Perm. part-time and seasonal employees are covered on pro rata basis closest to 40%, 60% or 80%.	Student must successfully complete course	Employee only in first year. Employee only for Grad courses at Brock. Employee only for perm. part-time and seasonal employees.	For full-time employees, provided the course is directly related to the job. For grad courses reimbursement is the lesser of fee or 113% of grad formula fee	NO, exceptions considered on merits
CARLETON Bargaining unit members and dependants from date of employment. Dependants are defined as children for whom employee is entitled to claim tax exemption under Income Tax Act during year in which free tuition requested or children not over age 21 to whom employee provides regular financial support.	Student must maintain good standing	Dependants and members of LTD or retirement benefits, and dependants of member who dies in service remain eligible for free tuition	YES - taken at the request of the University	YES - with agreement of Dept. Head
GUELPH Free tuition available to employees but not dependants - scholarship plan for dependant children and spouses.	No	There is a fee assistance program	YES - 75% of fee paid up to $300	YES - 3 hours per week

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
LAKEHEAD All full-time regular employees, their spouses and dependents	No	The spouse and dependent(s) of a faculty member who dies in service remain eligible until he/she has completed the courses(s) in which he/she is enrolled and for two additional academic years.	YES - 75% of fee for work related courses (maximum $200 annually)	YES - as determined by Dean or Director
LAURENTIAN Full-time members of staff, their dependants and spouses. Policy amended Sept. 1/81 to include dependants of retired employees, deceased retired employees and dependants of employees deceased while in the full-time employ of University.	Student must remain in good standing		YES - depending on usefulness of course	NO, an exception to this policy must be approved by Dept. Head
MCMASTER Continuing full or half-time faculty and staff & hourly where covered in collective agreement.	Must complete course for full assistance	Free tuition applies to credit and extension courses for which university receives formula funding.	YES - for work related courses in excess of 18 hours	1 hour per week free - rest must be made up unless sent by University

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
MCMASTER (Cont'd) Dependants and spouses of continuing full or half-time faculty and staff, and of retired and deceased faculty and staff. Policy established July 1, 1986.		Tuition waived for spouses and dependants after faculty or staff members completes 3 years continuous service. Must meet admission requirements and be accepted by the Registrar's office. Dependant's age limited at 25 unless handicapped & totally dependant upon parent.	NO	
OISE Full-time support staff employed 6 months or more		Fee waiver agreement for degree courses only	NO	3 hours per week with agreement of Dept. Head
Spouses and dependants of Faculty	NO	OISE degree courses only.	NO	N/A
OTTAWA Spouse and dependants (under 27 years)		Students must pay incidental fees. Free tuition available 5 years after retirement. No longer available 5 years after employee's death. Up to age 26 per dependant.		Individually negotiated with staff.
QUEEN'S Faculty & Staff who have continuing appointments	Courses must be passed	No limit on number of courses	YES	YES - Queen's courses only; one only with agreement of Dept. Head

FREE TUITION POLICIES

	Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
RYERSON	Full-time faculty, their spouses and children to age 25, or if disabled, no age limit. Must meet admission requirements and be accepted by the Registrar's Office. Waiver of Tuition Fee for faculty, continues in force while on leave, with or without salary, disabled and/or retired, and to dependants of deceased employees.		Free tuition fee for credit or non-credit courses/seminars offered by Ryerson.		
	Full-time administrative and academic support staff, their spouses and children up to age 25, or if disabled no age limit. Must meet admission requirements and be accepted by the Registrar's Office.	To qualify for rebate, must obtain a passing grade for credit courses or 70% attendance record for non-credit courses	Free tuition for credit and non-credit courses offered by Ryerson. 100% Rebate - any work related courses or courses towards a diploma/degree taken at any post-secondary institution		Yes, if supervisor agrees, subject to service requirements
TORONTO	Faculty holding full-time appointments and part-time with three years' continuous service holding an appointment of 55% or more of full-time. Administrative staff holding full-time or part-time of 25% or more or sessional appointments.	None	Covers U of T and OISE courses to the Master's level, diploma or certificate programmes offered through Woodsworth College and most courses offered by the School of Continuing Studies. For part-time administrative staff funding is pro-rated for the first three year's continuous service.	50% reimbursement for job-related courses given at another recognized educational institution	One course at a time may be taken with approval of Department Head when otherwise unavailable and where alternative work arrangements are made.

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
TORONTO (Cont'd)				
Dependents of staff members of the University and faculty members of the Federated Universities holding regular full-time appointments or part-time of 25% or more, or sessional. Dependents of staff who died in service or retired from service and met the above eligibility requirements.	None	Covers programmes leading to a first undergraduate degree or certificate and not requiring prior undergraduate preparation. A number of programmes are specifically excluded. For part-time staff members the benefit is pro-rated in accordance with the part-time appointment	No	N/A
TRENT				
Full-time faculty; staff holding regular or recurring appointment	Courses must be passed for fee waiver.	Free tuition (as a waiver) applies to only one (1) course per academic session; graduate courses included. Must be offered in Province of Ontario. Fee rebate cannot exceed Trent's fee schedule.	YES (Credit Only)	YES - with approval of Supervisor, lost time must be made-up
Dependants (spouses & Children)	Fee Waiver	Trent undergraduate courses only	NO	

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
WATERLOO Faculty and staff course pertains directly to employee's responsibilities.		A 100% fee assistance program for full-time staff and for courses at U. of W. - not work related. 50% fee assistance available for children of faculty and staff. (The latter may be taken as a scholarship or fee reduction depending on tax concerns of employee.)	YES - work-related courses, with approval of Dept. Head	YES - work related courses, with approval of Dept. Head
WESTERN Full-time Staff, CUOE, UWO Police Association, CUPE - Food Services, CUPE - Physical Plant	Courses must be passed for rebate	No limit for credit courses taken at UWO. Off-campus non-credit limited to cost of 2 UWO undergraduate courses	YES - if job related	YES - providing does not interfere with work flow
Eligible dependents of full-time faculty (Spouse & Dependant Children)		Plan provides pre-paid tuition scholarships for university courses taken for credit according to the following conditions. The required minimum grades for the award of scholarships under this plan shall be: (i) for students completing secondary school within the previous two years, 70% in the best six Ontario Grade 13 subjects (or equivalent if secondary school completed elsewhere); (ii) for mature and/or part-time students, a minimum of a B grade in the last year of formal education. Where the	No	No

		foregoing requirement is difficult to establish, the student must enrol in the course(s), pay the fee and achieve a B grade to qualify retroactively for scholarship assistance for that course or courses. Once this requirement has been met, advance payment will be available provided (iii) below is satisfied. (iii) to maintain a scholarship, an average of B in the courses taken in the previous academic year shall be required. The scholarship shall be tenable at any degree-granting University or College. The size of the unit scholarship shall be $1500 for 1990-1991. The size of the scholarship for a part-time student shall be one-fifth of the scholarship for a full-time student times the number of courses.		
WILFRID LAURIER				
Full-time faculty and staff. Part-time staff receive 50% fee reduction.	NO	100% waiver of tuition fees for spouses and dependent children	YES - 50% reimbursement for successful completion of work-related courses.	NO
WINDSOR				
Full-time faculty	N/A	Tuition remission for employee, spouse, and tax dependant children and spouse of deceased retiree at U. of Windsor - children not over age 26. Credit courses only.	NO	YES - if supervisor agrees and lost time made up
S.E.I.U. Local 210, 1001. 1393, 100	N/A		NO	
U.P.C.W.A. 1958 Administration & Families				

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
YORK All full-time employees. Spouses and/or dependants: Full-time Faculty - from date of appointment. All other staff 24.5 hrs or more - 12 months from date of employment. Retirees.		Free tuition applies to degree credit courses at York	NO	YES - with special arrangements agreed between employee and Dept. Head

PARKING POLICIES

Fees	Operates on Breakeven Basis	Other
BROCK Limited free parking in main parking lot. Other lots with coin operated access are available at a $1.00 fee per entrance; vouchers $15. for book of 20. Some reserved spaces available for $224 September through May 12th.	YES (coin operated lots)	
CARLETON $185.00 - $660.00 p.a.	Yes	Parking only in designated areas according to permit. Repeated violation may result in cancellation of privileges.
GUELPH $170. p.a. $353. premium parking/annual $28. p.a. motorcycle	Yes	Parking only in designated areas according to permit. Non-payment of fines results in suspension of privileges. Regulations apply in colour-coded and hourly-rate areas 0800-1700 M-F.
LAKEHEAD $93.00 p.a. includes GST	Yes	No reserved spaces.
LAURENTIAN $96.30 p.a. restricted (includes GST); $51.36 for general (includes GST); $3 per day for short-term parking also available in a lot	Yes	Parking only in designated areas according to permit.
MCMASTER $64. - $256. p.a. Unreserved, $7. max. daily rate Evening $2 flat rate daily Evening $10 monthly rate	Yes	Parking only in designated areas according to permit. Accommodate handicapped on central campus.

PARKING POLICIES

Fees	Operates on Breakeven Basis	Other
OISE $63/mo. $5 daily rate ---		Regulations apply to outdoor and indoor lots. No assigned spaces.
OTTAWA $600 p.a. for support staff and faculty; $428 (8 mos.) for students $864 p.a. for support and faculty for underground parking	Yes	Parking only in assigned lots; regular permits valid only 0700-2330.
QUEEN'S Outdoor - $29.96/mo. with minimum of 10 months Indoor - $77.04 p.m. Also daily fees and meters		Regulations apply to outdoor lots 0800-1700 M-F and indoor all the time. No reserved spaces except for handicapped.
RYERSON $1080 p.a. unreserved on priority system (years of service and distance)	Yes	Parking only in assigned lot according to permit.
TORONTO Reserved - $1155.60 (incl. GST) p.a. Block Reserved - $924.48 p.a. Unreserved - $693.00 p.a. Daily Max. - $11.00 evening $3.25 flat rate after 5 p.m. & Sat. and Sun.	Yes	
TRENT Employees: $9.45 or $6.65/mo. for designated lots	Yes	"Trent Express Bus" pass may be purchased for $85. $150. benefit available to faculty for credit toward either parking, athletic membership or research allowance.
WATERLOO $156. p.a. - $1.00/day	Yes	

PARKING POLICIES

Fees	Operates on Breakeven Basis	Other
WESTERN Reserved - $299.60 513.60 p.a. Unreserved - $149.80-256.80 p.a.	Yes	Parking only in assigned lot. Regulations apply to all Orange, Grey, Green lots 0700-1800 M-F.
WILFRID LAURIER Free for faculty and staff	Subsidized by University	Parking in assigned lots only
WINDSOR All lots $136 p.a.	---	Parking only in assigned lot
YORK Staff: Reserved - $320. p.a. Unreserved - $160. p.a. Evenings Reserved - $128. p.a. Unreserved - $64. p.a.	Yes	Parking in assigned lots or any unreserved lot

ACCESS TO ATHLETIC FACILITIES

BROCK
Entire Complex - $115 per individual plus $63 per spouse
Swimming Pool Only - $120 per adult; $225 per family; $60 per child (under 15) or $3.00/entrance (adult); $2.25/entrance (child)

CARLETON
Use is free ($119.86 fee paid by the University), no reduced fees to family

GUELPH
$22.50 - Staff/Faculty per semester - 1/2 locker @ $20.00/semester; $27.50/semester for full locker

LAKEHEAD
Free use to full-time employees and $25 for family

LAURENTIAN

F.T. faculty and staff:	$11.24 per card and $6.00 for lockerette
P.T. faculty and staff:	$202.23 - family package $151.67 - single package $5.00 - day pass

MCMASTER
User fee, $156 individual p.a.

OISE
Reduced fee for University of Toronto facilities

OTTAWA
Free use for employee ($60.64 annual fee paid by University)

QUEEN'S
Free use, $54 per person for lockers and laundry

RYERSON
User fee $9 students, $116 staff/faculty

TORONTO
Joint membership - athletics, Hart House and Faculty Club - Staff Member - $237.72 p.a., University $123.48 p.a. (effective July 1/91)

TRENT
Staff: Free use for staff (single coverage) with regular or recurring appointments who work 17 1/2 hours or more per week; $14.04 per month for family coverage.
Faculty: User fee monthly rates $19.92 single, $33.97 family, $11.32 swimming only; - $150 benefit available to faculty for credit toward either athletic membership, parking or research allowance

WATERLOO
User fee, Single $100 p.a. (Locker fee extra)

ACCESS TO ATHLETIC FACILITIES

WESTERN
Individual $134.40 p.a., family $186.00 p.a. plus towel services $27.00 p.a.; gym apparel $156 p.a.

WILFRID LAURIER
Free use

WINDSOR
Free use - full-time faculty, staff & families

YORK
User Fees:
Faculty and Staff: $97 single, $160 family
Students: N/A (Summer session $27)
Students' Spouse: $55
Students' Family: $81

DAYCARE FACILITIES

	Are Daycare Facilities Provided?	How Many Spaces Are Available?	Is the Facility On or Off Campus?	Eligibility	Ages of Children Accommodated?	What is the Monthly Cost?	Subsidies are Available?	What Costs are Borne by the Univeresity?
BROCK	Yes	32 licensed	On	Single and married parent student	2-6	$432/month full-day $181/month part day	Grants from Min. of Consumer and Social Services if eligible	Free space, cleaning and utilities are provided
CARLETON	Yes	Infants & Toddlers - 22 Preschoolers - 30	On Campus	No restrictions but preference given to students and staff	6 months to 5 years	Infants & Toddlers - $1189 Preschoolers - $798	From Regional Government based on parents' income	Rent free facility for preschoolers
GUELPH	Yes	1) 10 2) 16 3) 63 4) 20	On On On On	Faculty,Staff, Student	3-18 mo. 18-30 mo. 2.5 - 5 yrs. 5 yrs - 6 yrs.	$745 $593 $520 $520	Yes - must qualify	General overhead
LAKEHEAD	Yes	37	On	No restrictions but preference given to staff and students	2 1/2 - 5 years 1 1/2 - 2 1/2 years	$400/month $500/month	Municipal subsidies are available	None
LAURENTIAN	Yes	66 licensed	On campus	No restrictions	18 months to 9 years	$21.75/day if parents participate $24.75/day if parents do not participate	Through Province or Municipality	Nominal rent
	Yes	36	On campus	Children must speak French	18 months to 10 yrs.	$25 per day Lower based on financial situation of parents	Through province	Rent
MCMASTER	Yes	Licensed for 63 children	On	Open priority to employees and students	18 months to 5 years	18 months-2 1/2 years - $585 2 1/2 years-5 years - $485	Regional Government	Space utilities

DAYCARE FACILITIES

	Are Daycare Facilities Provided?	How Many Spaces Are Available?	Is the Facility On or Off Campus?	Eligibility	Ages of Children Accommo-dated?	What is the Monthly Cost?	Subsidies are Available?	What Costs are Borne by the University?
OISE	Yes	24	On campus	1. Parents working or studying at OISE 2. Working or studying at U of T 3. General Public	2 1/2 - 5 years	$470 per 4 week period	Purchase of Service Agreement with Metro Toronto Children's Services - Applications processed by that body	Free space, utilites and cleaning
OTTAWA	Yes	49	On campus	Staff and students priority over the community	6 weeks to 5 years	6 wks.-18 mos. - $46.60/day 18 mos.-2 1/2 yrs. - $33.00/day 2 1/2 yrs.-5 yrs. - $27.55/day	Free space; free maintenance; free janitorial services	Nil
QUEEN'S	Yes	10-ages 6-18 months 15-ages 18-2 1/2 years 16-ages 2 1/2-3 1/2 years 32-ages 3 1/2-5 years 12-Kindergarten program	On campus	Faculty, children, staff, students and members of the community	6 months to 6 years	As of Jan 1/92 6-18 months- $36.00/day 18-2 1/2 years- $32.50/day 2 1/2-5 years- $26.50/day Kindergarten- $17.00/half-day	Up to 80%	Grant for rental of one property
RYERSON	Yes	59	On campus	Any member of staff have first priority. Consultation service for off campus daycare service	3 months to 5 1/2 years	Jan./91: 3 months-2 1/2 years - $146.65/wk 2 1/2-5 1/2 years - $127.40/wk	Municipal subsidies are available	Approximately 25% of operational costs

DAYCARE FACILITIES

	Are Daycare Facilities Provided?	How Many Spaces Are Available?	Is the Facility On or Off Campus?	Eligibility	Ages of Children Accommodated?	What is the Monthly Cost?	Subsidies are Available?	What Costs are Borne by the University?
TORONTO	Yes	56	On campus	Affiliation with University	2 1/2-5 years	$535.00 effective Jan. 1/91 $570.00 effective Jan. 1/92	As approved through Metro Department of Community services not from the University	Building property of University - no rent charged and University pays all utilities except telephones. Building maintenance provided by the University.
TRENT	Yes	27	Off campus	Priority to faculty, staff & students	12 months to 5 years.	$4.00 to $24.00 per day based on means test of parents	Grants from Ministry of Community & Social Services based on enrolment; registered charity for United Way designated gifts; grants through City of Peterborough and United Way	Rent subsidized
WATERLOO	Yes	PAINTIN PLACE - 50	On campus	Priority to faculty, staff and students	2 years + (toilet trained)	(Full-time) $416 non-student $387 student (Part-time) $272 non-student $260 student (includes noon meal)	May qualify through Region of Waterloo	

DAYCARE FACILITIES

	Are Daycare Facilities Provided?	How Many Spaces Are Available?	Is the Facility On or Off Campus?	Eligibility	Ages of Children Accommodated?	What is the Monthly Cost?	Subsidies are Available?	What Costs are Borne by the University?
WATERLOO (Cont'd)		KLEMMER CO-OP - 30	On campus	No requirements	2 years. + (need not be toilet trained)	Toddlers (18-30 months) $520/month f.t. $416 full-time $209.73 part-time without lunch $257.40 part-time with lunch	May qualify through Region of Waterloo	
		HILDEGARD MARSDEN CO-OP DAY NURSERY (20 infants; 15 toddlers)	On campus	Priority to faculty, staff and students	3 months to 33 months	$540/month toddlers $643/month infants	Through Region of Waterloo; students may be subsidized through Federation of Students or Faculty of Science	Building property of University - no rent charged
WESTERN	No							
WILFRID LAURIER	Yes	50	Off campus	Faculty Staff Students	Infants Toddler Preschool	$110/week $16 for 1/2 day with lunch $12 for 1/2 day without lunch	No	$77,250 one time start-up subsidy
WINDSOR	Yes	45 children	On campus	Ability of parent to devote 1 1/2 hrs/wk in nursery	2 1/2-6 years	$320/month approx. $16/day	Day Nursery Assistantship	None

DAYCARE FACILITIES

	Are Daycare Facilities Provided?	How Many Spaces Are Available?	Is the Facility On or Off Campus?	Eligibility	Ages of Children Accommodated?	What is the Monthly Cost?	Subsidies are Available?	What Costs are Borne by the University?
YORK	Yes	110	On campus	Priority to students, staff and faculty mothers. 60% must be children of students	6 weeks to 6 years	0-17 months $795 18-30 months $695 31 months on $600 Effective Jan. 1/92	Metro Toronto Children's Service to qualifying	Space and cleaning services

Volume

2

ONTARIO UNIVERSITIES BENEFITS SURVEY 1991-92

Part II
Pensions

COUNCIL OF ONTARIO UNIVERSITIES
CONSEIL DES UNIVERSITÉS DE L'ONTARIO

ONTARIO UNIVERSITIES BENEFITS SURVEY, 1991-92

Part II

Pensions

Prepared by:

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SURVEY SUMMARY

The following summarizes the results of this survey of pension plans in Ontario universities according to type of plan, eligibility, contributions, and benefits.

Type of Plan:

There are 9 defined benefit plans, 8 money purchase plans with minimum guarantees, 1 defined benefit with money purchase provisions and 1 money purchase plan with no guarantees, although Western does have a minimum guarantee for those faculty who were age 45 and belonged to the old plan as of 1 July 1970, and for staff who were regular full-time employees on May 1, 1974.

Eligibility:

All plans are eligible to full-time academic and non-academic staff. In addition, Brock, Carleton, Guelph, McMaster, OISE, Queen's, Toronto, Trent, Waterloo, Western and York offers membership to part-time staff. (Other O.P.B.A. rules not referenced.) Participation is compulsory from date of appointment in 4 plans, from age 25 in 2 plans, from age 30 in 9 plans, from age 35 in 2 plans, after 6 months employment in 1 plan, and upon completion of probationary period in 1 plan, after 5 years of employment in 1 plan.

Member Contributions:

Contribution rates vary widely (percentage of regular earnings):

i) 2 1/2% of earnings - 1 plan
ii) 3 1/2% up to YMPE and 5% in excess - 1 plan
iii) 4.2% up to YMPE and 6.55% in excess - 1 plan
iv) 4.875% up to YMPE and 6.5% in excess - 1 plan
v) 4 1/2% up to YMPE and 6% in excess - 3 plans
vi) 6% less CPP - 1 plan
vii) 6% up to YBE and 4.2% between YBE and YMPE + 6% in excess - 3 plans
viii) 6 1/2% less CPP - 1 plan
ix) 5.25% of earnings - 1 plan
x) 5 1/2% to univ. plan - 1 plan
xi) 3.2% up to YMPE + 5% of excess - 1 plan
xii) 4.4% of YMPE + 6% of excess - 1 plan
xiii) 3.9% up to YMPE and 6% excess - 1 plan
xiv) 6% less CPP (CPP offset frozen at 1.8%) - 1 plan
xv) 6% up to YBE and 4.5% between YBE and YMPE and 6% in excess
xvi) 4.8% to YMPE + 6.5% above

University Contributions:

In all but 8 plans, university contributions at least match member contributions, but must also provide the benefits accruing under the plan. In the remaining six plans, the university contributes 7.5% (Western Staff Plan) and 8.5% (Western Faculty Plan) 6.7% up to YMPE and 8.5% in excess (Laurentian) 8.4% less C.P.P. CPP offset frozen at 1.8% (Carleton). 6.63% of member's regular earnings (W.L.U.), matches employer contributions + 1.5% to minimum guarantee fund (Queen's), matches employer contributions + 1% to minimum guarantee fund (Windsor Staff and Faculty plans).

Benefits:

1) on Normal Retirement :

In all but 5 plans, normal retirement is at age 65. In 3 plans normal retirement is July 1st following 65th birthday (U.W.O. Faculty plan, Laurentian and Trent). In 1 plan normal retirement for prior 1 July 1957 employment is September 1 nearest age 65 and for past July 1, 1957, July 1st nearest age 65 (Carleton) and in 1 plan either Decebar 31st or June 30th following attainment of age 65 (Lakehead).

Indexing:

In 2 plans, indexing is to a maximum 2%, in 1 plan (Laurentian) to a maximum 3%, in 1 plan (Waterloo) from a minimum 5%, 1 plan - C.P.I. - less 2.5% (Guelph), 3 plans use an excess earnings approach (Lakehead, Ottawa, McMaster), 1 plan uses current GIC rate minus actuary's assumed interest rate (Trent), 1 plan has no indexing or no formal policy, 2 plans provide Ad Hoc adjustments, 1 plan (Ryerson) has a special fund, 1 plan 4 year average rate of investment return on fund less 6% (Carleton), 1 plan 60% of C.P.I. to a maximum of 8% (O.I.S.E.) C.P.I. less 4%, or 60% of C.P.I. whichever is greater, (Toronto) and 2 plans four year moving average (York, Queen's), 50% of average C.P.I. June to June (Windsor).

Standard Options:

1) The Annuity or benefit is normally payable for life but guaranteed 60 months in any event in 14 plans, payable for life but guaranteed 120 months in 1 plan, and payable for life only in 4 plans. Other options are available in all plans.

2) On Early Retirement:

In all plans, early retirement may begin at age 55. In all plans with minimum gaurantees and in all defined benefit plans, the amount of benefits is based on service and earnings to early retirement regardless of when benefits commence. The member normally has a choice of a deferred benefit or annuity beginning at normal retirement or a reduced benefit beginning at early retirement.

3) On Termination:

In all plans, member has choice of (i) deferred benefit payable at normal retirement, (ii) transfer of money purchase fund (in money purchase plans) or twice member's contributions plus interest (in defined benefit plans) to the registered pension fund of a new employer or to an RRSP, or (iii) refund of total account including interest. The choice of options is governed in part by Ontario pension laws.

4) On Death:

Before retirement:
In 14 plans, the beneficiary receives either all member and university contributions plus interest or only member's contributions plus interest as an annuity, in instalments, or as a lump sum. In 2 plans, there is a benfit paid to the spouse (usually 50% of member's pension) or, if no spouse, the beneficiary receives member's contributions plus interest.

After retirement:
In all plans, benefit entitlement to the beneficiary is determined by the guaranteed period of benefit payments.

Model Pension Calculation:
An example of calculation is shown in each case of the pension provided under a defined benefit formula or a minimum guarantee formula. The average best year's earnings (ABYE) was taken as being $50,000 regardless of the time period over which it was calculated. The example assumes normal retirement at age 65 with 35 years of service as of December 1, 1991. Annual pensions from the formulae range from $22,683 at Laurentian to $35,000.00 at Trent. These pensions are in addition to Canada Pension Plan and Old Age Security benefits.

DESCRIPTION OF TERMS AND ABBREVIATIONS USED

1) Pension Plans:

Money Purchase:	employee and employer both contribute a fixed percentage of salary to a fund which is expected to grow through investment. At retirement, this fund is used to purchase and annuity which will provide the annual pension benefits to the employee. There are no specific provisions made for dealing with inflation but these plans are usually fully portable.
Money Purchase with Minimum Guarantee:	employee and employer both contribute specified amounts as in the plan but, in addition, the employer guarantees a minimum pension via a formula such as in the defined benefit plans. At retirement, the employee chooses between the benefits provided by the money purchase and the minimum guarantee. The minimum guarantee component of most plans is indexed to a maximum 2-3% as a means of offsetting inflation. The money purchase component is usually fully portable.
Defined Benefit:	employee contributions are a fixed percentage of salary but employer contributions vary according to actuarial projections of the pension fund. At retirement, the employee receives an annual benefit based on the product of a specified percentage times years of credited service times a specified average salary (usually the average of the best five years' earnings). Most plans are indexed to a maximum 2-3% and are certainly less than fully portable.

2) Pension Benefits:

Variable Annuity:	an annuity which remains constant during any specified pension year but varies from year-to-year depending on the investment performance during the preceding year of that portion of the pension fund relating to retired members.
Fixed Annuity:	an annuity which remains constant both during any one year and from year-to-year.
Life Only:	benefit which is payable until death at which time payments cease.
Life Guaranteed 60 Months:	a pension benefit which is payable for life but guaranteed 60 months in any event. The benefits may also be guaranteed for 120 or 180 months but the monthly pension payments are usually reduced accordingly.
Joint and Last Survivorship:	a pension benefit which is payable for the member's lifetime then continues to his/her beneficiary for the remainder of that persons lifetime. The monthly pension payments are usually somewhat less than those of the life only or life guaranteed benefits.

3) Abbreviations:

ABYE:	Average Best Years' Earnings found by calculating the average salary over the best five years' earnings, or over the best five of the last ten years' earnings, or over the best five consecutive years' earnings.
YMPE:	Year's Maximum Pensionable Earnings as established each year by the Canada Pension Plan (CPP). For 1991, the YMPE is 30,500.
Avg YMPE:	Average YMPE calculated as an average of the YMPE values for those same years used to calculate the ABYE.
YBE:	Yearly Basic Exemption under C.P.P. For 1991, $3,000.
EX:	The excess of ABYE over YMPE or avg YMPE.
YS:	Years of credited service.

CPP Benefit:

Annual retirement benefits equal to 25% of the average of the previous 3 years maximum pensionable earnings. For a member who earned at least the amount of the YMPE for each year contributions were made to the CPP, the CPP benefit for a member who retired in 1991 would be $7,258.32 .

4) **Fund Performance:**

Rates of return on investment for different pension plans should not be directly compared since methods of calculating rates of return are many and varied. Unless the method is known, fund performance values of different plans cannot be meaningfully compared.

5) **Model Pension Calculations:**

In calculating the minimum guaranteed annual pension of the annual pension provided by the defined benefit formula, the following assumptions were used:

i) ABYE = $50,000
ii) YS = $35 years
iii) YMPE = $30,500

BROCK UNIVERSITY

Type of Plan: Money purchase with minimum guarantee

Eligibility: All full-time academic and non-academic staff; optional for 1 year or to age 30 and then compulsory; optional for Part-time employees meeting time or $ criteria set out in OPBA (1987). Seasonal employees who meet the criteria are also eligible.

Member Contribution: 4.4% to YMPE; 6.0% over YMPE

University Contributions: 7.4% to YMPE 9.0% over YMPE to Money Purchase Account plus amount necessary to fund the minimum guarantee benefit
Effect. 1/1/91 change to 7.4% to YMPE 9.0% YMPE

Benefits:

1) **On Normal Retirement:** (age 65) The greater of a variable annuity purchased by the (age 65) vested amount in the money purchase fund at retirement or the minimum guarantee; (1.7% x ABYE x YS) - (CPP benefit x 1/35 x YS after 01.01.66, max. 35 yrs.) ABYE calculated over those five years of highest earnings. A retiree can also transfer money purchase fund to a locked-in RRSP.

   Indexing: Full CPI to a maximum 2% per annum cumulative (applicable to the minimum guarantee only). Variable annuity varies in accordance with fund performance over or under 6%.

   Standard Options: The annuity is normally a life annuity guaranteed 60 months but may optionally be:
   i) life only
   ii) life guaranteed 120 months
   iii) joint and last survivorship; other options are available

2) **On Early Retirement:** (age 55) Member's choice of either a deferred variable annuity, commencing at normal retirement, or a variable life annuity, commencing at early retirement, both subject to the minimum guarantee. Benefits paid early under the minimum guarantee are actuarially reduced. Money purchase fund can be transferred to another locked-in fund ie. RPP, RRSP etc.

3) **On Termination:** Member's option of (subject to pension laws):
   i) maintain pension account until normal retirement
   ii) transfer of money purchase account to registered pension fund of new employer or RRSP (locked-in).
   iii) refund of member contributions and interest subject to 45 and 10 rule for contributions up to 31 Dec. 1986 and new OPBA for subsequent contributions.

4) **On Death:** beneficiary has option of:

   Before Retirement:
   i) payment of member's money purchase account and interest to beneficiary, or
   ii) if beneficiary is spouse or dependent children, option of above or a pension to be the greater of 50% of member's accrued pension or 10% of average best five years' earnings can be opted for.

   After Retirement: The benefit entitlement to beneficiary as determined by the option elected at retirement.

Model Pension Calculation:

Minimum annual guaranteed pension: This is a secondary benefit of the plan. Most pensions are based on the Money purchase fund.
(1.7% x $50,000 x 35) - ($6,925 x 1/35 x 25)
= $29,750 - $4,946.50
= $24,804

Money Purchase Model Pension Calculation:
This calculation is based on a series of assumptions which are indicated below. It is intended for illustration purposes only.

Assumptions:
- $50,000 average salary - best five years
- 35 years service retiring on 31 December 1990
- annual 5% salary increases
- Estimate A - average 6% fund rate of return
- Estimate B - average 8% fund rate of return
- employee contributions matched 1:1
- life -5 annuity providing for 2% indexing

The actual average compound rate of return on the fund since inception (1971) is 9.51%

A	6% average fund rate of return	Money purchase fund $242,618 annual pension $27,653
B	8% average fund rate of return	Money purchase fund $348,678 annual pension $39,742

Trustee:	Canada Trust
Investment Manager:	CT Investment Counsel
Pension Committee: Composition:	The Vice-President, Administration and Director of Personnel Services as ex-officio and one member appointed by the Board of Trustees, 4 faculty representatives, 2 staff, 1 CUPE bargaining unit, and 1 retiree.
Responsibility:	To provide an ongoing review of the design of the pension plan and to review the investment performance of the trust fund. The Pension Committee is a subcommittee of the Faculty and Staff Relations Committee of the Board of Trustees.
Status: Unfunded Liability:	N/A
Fund Performance: Effective 1 July - 30 June	Rate of return on investments based on market value: 1971-72 - 13.16% 1972-73 - 1.42% 1973-74 - -8.55% 1974-75 - 10.2% 1975-76 - 5.1% 1976-77 - 9.98% 1977-78 - 7.58% 1978-79 - 17.3% 1979-80 - 11.84% 1980-81 - 12.68% 1981-82 - -1.38% 1982-83 - 38.47% 1983-84 - -3.81% 1984-85 - 27.35% 1985-86 - 23.15% 1986-87 - 11.55% 1987-88 - 0.01% 1988-89 - 11.43% 1989-90 - 1.17% 1990-91 - 9.64% Average compound rate of return 1971-1991 is 9.51%
Actuarial Assumptions in the Fund Projection:	- Interest 6.0% per annum - Salary Scale 5.0% per annum - C.P.P. YMPE increasing at 4% per annum - 1971 Group Annuity table - All members are male
Experience Deficiency:	N/A
Reciprocal Agreements:	Reciprocal agreements exist with the Public Service Superannuation, Teachers' Pension Plan, and the Government Pensions Board of Alberta.

CARLETON UNIVERSITY

Type of Plan:	Money purchase with minimum guarantee
Eligibility:	All continuing full-time and part-time academic and non-academic staff, also full-time and part-time term appointments of 12 months or more; eligible but not compulsory until age 30 also part-time staff who earn at least 35% of the Year's Maximum Pensionable Earnings (YMPE) under the Canada Pension Plan (CPP) or have worked 700 hours, in each of two consecutive calendar years. Once a part-time employee becomes a member of the Plan, membership will continue if employment continues, regardless of earnings level or hours worked.
Member Contributions:	6% of regular earnings less CPP contributions (CPP offset frozen at 1.8%)
University Contributions:	At least 8.4% of member's regular earnings less C.P.P. contribution (currently 8.4%). (CPP offset frozen at 1.8%)
Benefits:	
1) On Normal Retirement: (age 65)	(1) For individuals who joined the retirement plan prior to July 1, 1957, NRD is September 1 nearest age 65. (2) For individuals who joined the retirement plan on or after July 1, 1957, NRD is July 1 nearest age 65. annuity purchased by the vested amount the money purchase fund at retirement subject to the minimum guarantee: (2% x ABYE x YS) - (CPP benefit x 1/35 x YS to maximum 35 years). ABYE is calculated over those five years of highest earnings.
Indexing:	4 year average rate of investment earnings on the fund less 6% but in no event does pension decrease.
Standard Options:	The annuity is normally payable for life only but may optionally be: i) life guaranteed 60 months or 120 months or 180 months ii) joint and last survivorship iii) combination of above
2) On Early Retirement: (age 55)	An actuarially reduced annuity commencing at early retirement. The minimum guarantee is actuarially reduced approximately 4% for each year early retirement precedes normal retirement.
3) On Termination:	Member's option of (subject to pension laws): i) deferred annuity ii) transfer of money purchase account to registered pension fund of new employer or to a locked RRSP iii) refund of member contributions plus interest to date of refund
4) On Death: Before Retirement:	Beneficiary has option of receiving commuted value of pension as a lump sum, or if spouse, as a life annuity.
After Retirement:	Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments
Model Pension Calculation:	(2% minimum guaranteed annual x $50,000 x 35) - ($7,258 x 1/35 x 35) = $35,000 - 7,258 = $27,742

Trustee:	Central Guaranty Trust
Investment Manager:	AMI Partners Inc. Gryphon Investment Counsel Tal Investment Counsel
Pension Committee: Composition:	Two administrative members, ex-officio, two members appointed by Academic Union, one member appointed by Support Staff Union, one member elected by and representing four smaller unions and one member elected by and representing non-union staff.
Responsibility:	Responsible for reviewing the performance of the Trust Fund and oversees the administration of the Plan, including the interpretation and application of the provisions of the Plan together with eligibility, service, earnings and retirement dates of members.
Status: Fund Performance:	Rates of return on investments made by the fund: 1973-74 = -3.24% 1974-75 = 9.70% 1975-76 = 9.63% 1976-77 = 9.77% 1977-78 = 10.84% 1978-79 = 21.07% 1979-80 = 14.16% 1980-81 = 10.37% 1981-82 = -4.42% 1982-83 = 38.32% 1983-84 = 2.45% 1984-85 = 26.63% 1985-86 = 21.15% 1986-87 = 13.40% 1987-88 = 0.68% 1988-90 = 14.35% 1989-90 = 2.38% 1990-91 = 8.75%
Unfunded Liability:	NONE
Experience Deficiency:	NONE
Actuarial Evaluation Date:	Last actuarial evaluation - July 1, 1990.
Actuarial Assumptions in the Fund Performance:	Given the current rate of employee/employer contributions, assumptions made by the actuary in projecting the fund's solvency are: rate of salary increase = 5%, Rate of return on investments = 6%.
Indexing (Actual):	Variable, depending on investment performance
Portability:	A member may arrange for the deposit to the plan of any amount available for transfer from a former employer's pension plan. The period of credited service with another employer is calculated by the University upon advice of the Actuary such that the additional actuarial liability of the Plan is equal to the transfer amount.
Anticipated Changes:	NONE
Reciprocal Agreements:	Reciprocal agreements exist with the Ontario Public Service Superannuation Branch, the Federal Government and The Ontario Teachers Superannuation Commission.

UNIVERSITY OF GUELPH

Type of Plan: Defined benefit

Eligibility: All full-time faculty and staff, optional to age 30.
Part-time faculty and staff, optional at any age.

Member Contributions:

- 4.8% of earnings to YMPE, and 6.5% of earnings above YMPE, for faculty and staff.
- 4.55% of earnings to YMPE, and 6.25% of earnings above YMPE, for all other employees.

University Contributions: Amount necessary to provide the accruing benefits to members.

Benefits:

1) **On Normal Retirement:** (age 65)
The annual pension provided by the formula: ([(1.4% x avg YMPE) + (2.0% x EX)] x all years of service. EX, is calculated over the best 60 consecutive months of earnings (avg YMPE = moving 60 month average of YMPE)

Indexing: Effective October 1, 1989, future annual adjustments for inflation up to the increase in the C.P.I. in excess of 2.5% during the preceding 12 month period will be paid

Standard Options: The benefit is normally payable for life, but guaranteed 60 months in any event (with provisions for spouse and dependent pension benefits), although the following options are available:
i) life guaranteed 120 or 180 months
ii) joint and last survivorship at 50%, 60%, 75% or 100% of employee's pension

2) **On Early Retirement:** (age 55)
Based on years of service to early retirement and best earnings prior to retirement. The pension will be discounted by 0.5% for each month early retirement precedes age 65. Employees who attain age 60 with 35 years of service will receive a non-discounted pension.

3) **On Termination:**
Member's option of (subject to pension laws):
i) a deferred pension payable at normal retirement based on service and earnings to resignation
ii) transfer of twice member's contribution plus interest to registered fund of new employer or to an approved RRSP
iii) refund of member contributions and interest (if termination prior to 2 yrs. of service).

4) **On Death:**
Before Retirement: Beneficiary receives member's contributions made prior to January 1, 1987 plus interest, as well as the commuted value of the pension earned after January 1, 1987.

After Retirement: (normal form) Full pension is guaranteed for 5 yrs. after retirement. After 5 yrs. 50% of pension is continued to spouse.

Model Pension Calculation:

Faculty & Retirement

1.4%	x	24,347	x	35 =	11,930.03
+2.0%	x	25,653	x	35 =	17,957.10
					29,887.13

Trustee:	Canada Trust
Investment Manager:	Knight, Bain, Seath, Holbrook; McLean Budden; Gryphon; Newcastle Capital Management Inc.; Gluskin Sheff
Pension Committee: Composition:	5 appt. by Board of Governors, Board Chair, President & Chair of University Pension & Benefits Committee
Responsibility:	Responsible for the investment policy, investment performance, and overall administration of pensions & benefits
Status:	
Fund Performance:	Annual (ending Sept.30)

1991 -17.9	1986 -19.3
1990 - -5.7	1985 -16.9
1989 -16.5	1984 - 5.8
1988 - -4.3	1983 -29.1
1987 -18.6	1982 -14.8

Unfunded Liability:	NONE
Actuarial Evaluation Date:	Evaluated annually, last one September 30, 1990
Reciprocal Agreements:	Public service - federal and provincial Ontario Secondary School Teachers, Province of Alberta, McGill University, University of Toronto, CAAT Plan
Actuarial Assumptions in the Fund Performance:	7% investment income 6% salary increases + merit/promotion
Indexing (Actual):	On 1 January 1974, 2% for each year member had been on pension to that date, and on 1 January 1976, 15% to each member on pension, for the period 1 January 1974 to 31 December 1975, and on September 1, 1979 2%, for each year from January 1, 1976, on September 1, 1980 3% per annum, and September 1, 1981 5% per annum. September 1, 1982 3%, September 1, 1983 3% per annum, September 1, 1984 2.5%, September 1, 1985 1.9%. September 1, 1986 1.1%, September 1, 1987 1.1%, September 1, 1988 1.1%, September 1, 1989 1.6%, September 1, 1990 3.3%, September 1,1991 3.2%
Portability:	The greater of twice the member's contributions plus interest, or, the actuarial value of the accrued pension is transferable to another registered pension plan or RRSP.
Anticipated Changes:	Presidential Task Force reviewing pension plans.
Cap:	a 35 year cap on the years of Service

LAKEHEAD UNIVERSITY

Type of Plan: Hybrid - greater of defined benefit or defined contribution benefit

Eligibility: All full-time academic and senior support staff; compulsory from date of appointment

Member Contributions: 6 1/2% of regular earnings less CPP contributions

University Contributions: Match member contributions.

Benefits:

1) **On Normal Retirement:** (age 65)

Retirement Date:
The normal retirement date shall be either December 31st or June 30th, whichever is coincident with or follows a member's 65th birthday. The Board, at its discretion, may agree to postpone a member's retirement.

The greater of:

(a) Pensions that can be provided by the sum of member's contributions from the date of employment plus the matching university contributions, each increased annually by the fund rate of return;

(b) The annual pension provided by the formula:
[(1.2% x avg YMPE) + (1.75% x EX)] x YS
ABYE, used in finding EX, is calculated over those 60 consecutive months of highest earnings

Indexing: See next page

Standard Options: The benefit is normally payable for life, but guaranteed 120 months in any event (with provisions for spouse and dependents pension benefits), although the following options are available:
life only, joint and last survivorship

2) **On Early Retirement:** (age 55) The greater of the defined contribution pension or the annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement.

3) **On Termination:** Member's option of (subject to pension laws):

i) a deferred pension payable at normal retirement based on service and earnings to resignation
ii) transfer of member's contributions plus a vested portion of university contributions to registered pension fund of new employer or RRSP (subject to certain conditions)
iii) refund of member contributions and interest

4) **On Death:**
Before Retirement: If the member dies before retirement, the benefit is calculated as if the member's employment was terminated immediately before his death. The death benefit must be payable to the employee's spouse as an immediate or deferred pension. Alternatively, the spouse may transfer the commuted value to an RRSP or receive it as a lump sum payment. If there is no surviving spouse, the benefit is paid to the designated beneficiary or estate.

After Retirement: Benefit entitlement to beneficiary as determined by guaranteed period of pension payments

Model Pension Calculation: Annual pension provided by the formula: assuming avg. salary $50,000, 35 yrs of service and average Y.M.P.E. of $28,900 (over last 5 years) [(1.2% x 28,900) + (1.75% x 21,100)] x 35 = $25,062

Trustee:	Royal Trust
Investment Manager:	Sceptre Investment Counsel Ltd.
Pension Committee: Composition:	Vice-President (Administration) (Chairman); Director of Human Resources; two representatives selected by faculty; one non-faculty representative, one pensioner.
Responsibility:	The Pension Board shall have full power to administer the Plan, such power to include, but not limited to, the following:

i) To make and enforce such rules and regulations as it shall deem necessary and proper for the efficient administration of the Plan

ii) To interpret the Plan, its interpretation thereof in good faith to be final and binding

iii) To decide all questions concerning the Plan and to make recommendations concerning the eligibility of any person to participate in the plan

iv) To compute the amount of benefits or other payments which shall be payable to any Member, retired Member, contingent annuitant, or Beneficiary, in accordance with the provisions of the Plan, and to determine the person or persons to whom such amount shall be paid

v) To authorize all payments to be made for such purposes

vi) To prepare accounts and records showing the detailed operation of the Plan

vii) To recommend to the Board of Governors an auditor as required to meet statutory obligations

viii) To recommend to the Board of Governors an Actuary to carry out the actuarial valuations required by law and as required as a basis for recommending changes in pension or benefits in the Plan

ix) To recommend to the Board of Governors amendments to the Plan to keep it current with respect to other universities and major employers

x) To recommend to the Board of Governors the delegation of all or a portion of its duties to invest the assets of the Pension Fund from time to time to one or more Funding Agencies or investment counsellors

xi) To review and discuss with the Actuary changes in the actuarial assumptions before any proposed changes are applied.

Status: Fund Performance:	Total fund annual results (at market), net of expenses

1990 - 1.14
1989 -14.33
1988 -12.02
1987 - 3.91
1986 -15.91
1985 -26.24

Unfunded Liability:	NIL
Actuarial Evaluation Date:	January 1, 1987
Actuarial Assumptions in the Fund Projection:	Rate of salary increase 6% compound per annum; fund yield 7% compound per annum; 1983 Group Annuity Table used to represent the mortality of members both before and after retirement, set-back 1 year for males and 7 years for females; the YMPE to increase at 5% per annum. Assets are valued on a 4 year averaging method and liabilities on the unit credit cost method.

Indexing (Actual):	Pension payable from the Plan will be increased each year by the excess of the "investment return" on the pension fund for the previous year over 6%. In order to smooth out fluctuations, the "investment return" for a year is defined as the average of the actual rate of return in that year and the three preceding years.
Portability:	Transfer provisions provide for the transfer of pension contributions (vested on a 5 year schedule) to the pension plan of a subsequent employer, or to an R.R.S.P. with restrictions. Alternatively, an employee may elect to receive a cash refund of his contributions plus credited interest to date of termination, with restrictions.
Anticipated Changes:	None, other than legislated
Reciprocal Agreements:	Federal Government Province of New Brunswick

LAURENTIAN UNIVERSITY

Type of Plan: Money purchase plan with minimum guarantee

Eligibility: All full-time academic and non-academic staff except those under age 25 must have 12 months' service; compulsory at age 30 (presently under review)

Member Contributions: 3.2% of plan earnings up to YMPE and 5% of plan earnings in excess of YMPE

University Contributions: 6.7% of plan earnings up to YMPE and 8.5% of plan earnings in excess of YMPE. (1 1/2% of amount stated in the contribution required to the minimum guarantee fund which was temporarily suspended as of July 1/85)

Benefits:

1) **On Normal Retirement:** (age 65)

Normal Retirement Date: first day of July next following attainment of age 65, unless the Member's 65th birthday falls on the first day of July, in which case the N.R.D. will coincide with the Member's 65 birthday. An annuity purchased by the vested amount in the money purchase fund at retirement subject to the minimum guarantee: [(1.05% x YMPE) + (1.75% x EX)] x (YS after 30.06.75)] + [(.75 of 1% x YMPE) + (1.75% x EX)] x [(YS between 01.07.66 and 30.06.75)] + [(1.5% x ABYE x YS before 01.07.66)]. ABYE, also used in finding EX, is calculated over those five years of highest earnings

Indexing: Once a year after they have started at the lesser of 3% per year or the rate at which the Consumer Price Index is increasing

Standard Options: The form of annuity is usually chosen by the member from amongst the following options:

i) life guaranteed 60, 120 or 180 months
ii) joint and last survivorship
iii) joint life pension with a 60% survivor pension

2) **On Early Retirement:** (age 55) The annuity and, subsequently, the minimum guarantee are actuarially reduced

3) **On Termination:** Member's option of (subject to pension laws):

i) a deferred annuity payable at retirement
ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP
iii) refund of member's contributions and interest if member is less than age 30 or has not contributed to plan for at least 13 months (presently under review)

4) **On Death:**
Before Retirement:

a) refund of the total amount of his Money Purchase Account including the University's contributions
b) if a married person who joined the plan before July 1, 1975 dies in service before normal retirement date but after completing at least five years of membership of the plan and prior plan, a pension equal to one half of the accrued pension of the member at the date of his death shall be payable to his widow until her death and thereafter in equal shares to such surviving children as shall be under age 18 at the date of payment of the benefit

After Retirement: Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments

Model Pension Calculation:

Minimum guaranteed annual pension

(Sept. 62 - June 66)		(1.5% x 50,000 x 4)				
(July 66 - June 75)	+	(0.75% x 30,500)	+	(1.75% x 19,500)	x	9
(July 75 - June 97)	+	(1.05% x 30,500)	+	(1.75% x 19,500)	x	22
$3,000.00	+	$5,130.00	+	$14,553.00	=	$22,683.00

Trustee:	Montreal Trust
Investment Manager:	Effective July 1, 1989: Integra for 2/3 of portfolio Kingwest for 1/3 of portfolio
Pension Committee: Composition:	3 representatives appointed by the Board of Governors 1 representative appointed by the Canadian Guards Association 1 representative appointed by the Canadian Union of Public Employees 1 representative appointed by Huntington College 1 representative appointed by Laurentian University Administrative Staff Association 3 representatives appointed by Laurentian University Faculty Association 1 representative appointed by Laurentian University Staff Association 1 representative appointed by Thorneloe University Directory of Personnel (non voting)
Responsibility:	To recommend changes to plan
Status: Unfunded Liability:	NIL
Experience Deficiency:	NIL
Fund Performance:	Rates of return on investments made by the fund: as of June 30 1980-81 - 6.3% 1981-82 - 3.1% 1982-83 - 28.7% 1983-84 - -2.9% 1984-85 - 20.9% 1985-86 - 17.2% 1986-87 - 14.6% 1987-88 - -3.00% 1988-89 - 12.6% 1989-90 - -1.3% 1990-91 - 9.2%
Actuarial Evaluation Date:	July 1, 1990
Actuarial Assumptions in the Fund Projection:	- salary 6% + seniority - rate of return 7% - mortality according to the 1983 Group Annuity Mortality Table
Indexing:	Once yearly at the lesser of 3% or the rate at which the C.P.I. is increasing
Portability:	Transfer to another employer or R.R.S.P.
Changes:	Under the Money Purchase component a male annuity is purchased for females at retirement
Reciprocal Agreements:	Teacher's Superannuation Commission

MCMASTER UNIVERSITY

Type of Plan:	Defined benefit
Eligibility:	All full-time and regular part-time academic and non-academic staff; compulsory on July 1 following 6 months employment
Member Contributions:	3.5% of regular earnings up to YMPE and 5% of regular earnings in excess of YMPE
University Contributions:	Amount necessary to fully fund the benefits accruing to members
Benefits:	
1) On Normal Retirement: (age 65)	The annual pension provided by the formula: [(1.4% x AYMPE) + (2.0% x EX)] x YS EX = ABYE - YMPE where ABYE is calculated over those 48 months of highest earnings and AYMPE = Average of YMPE over those 48 months where YMPE was highest.
Indexing:	Formal indexing scheme. Pensioner reserve indexing using excess earnings approach. Increase will be the excess of the income earned in the fixed income portion of the fund over 4.5% or the Consumer Price Index increase for the year, whichever is less.
Standard Options:	The benefit is normally payable for life, guaranteed five years. For members with spouses 50% of pension continues to joint annuitant. Options: all forms subject to requirements of the University and Pension Benefits Act.
2) On Early Retirement: (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced by 1/2 of 1% for each month early retirement date precedes normal retirement date. Unreduced benefit when age plus years of service after joining plan $\geq$ 80.
3) On Termination:	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement; ii) transfer of twice member's contributions, plus interest, to registered pension fund of new employer, R.R.S.P.(locked-in); iii) refund of member contributions and interest;
4) On Death: Before Retirement:	Beneficiary receives pre-1987 contributions plus interest as a lump sum plus value of pension earned after 1986.
After Retirement:	i) married: spouse receives 50% of member's pension until death; ii) not married: beneficiary receives remainder, if any, of guaranteed 60 monthly payments
Model Pension Calculation:	Based on best 48 month average salary of $50,000 with 35 years service immediately prior to retirement at age 65 at Dec. 31, 1991. [1.4% x 28,400 + 2.0% x (50,000 - 28,400)] x 35 Total Pension Payable $29,036

Trustee: Canada Trust

Investment Manager: Jarislowsky, Fraser & Co., Mucana.

Pension Committee Composition: two faculty members, two support staff members, two professional/management members and four members representing the Finance Committee of the Board of Governors. All appointments are made by the President. In the case of faculty and staff members, respective associations recommend individuals to the President.

Responsibility: administration of the Fund and acts as an Advisory Committee as set out in the Pensions Benefits Acts

Status:
Unfunded Liability: NIL

Experience Deficiency: NIL

Fund Performance: rate of return on investments made by the fund:
based on book value: (including realized gains or losses)

1970 - 71 =	6.1%	1971 - 72 =	7.4%
1972 - 73 =	7.1%	1973 - 74 =	7.5%
1974 - 75 =	7.18%	1975 - 76 =	4.61%
1976 - 77 =	6.66%	1977 - 78 =	7.16%
1978 - 79 =	10.78%	1979 - 80 =	13.94%
1980 - 81 =	13.43%	1981 - 82 =	6.97%
1982 - 83 =	11.04%	1983 - 84 =	13.42%
1984 - 85 =	11.81%	1985 - 86 =	12.17%
1986 - 87 =	11.84%	1987 - 88 =	10.85%
1988 - 89 =	9.74%	1989 - 90 =	8.88%
1990 - 91 =	7.21%		

Actuarial Valuation Date: obtained annually on July 1 filed triennially (last filing July 1,1990)

Reciprocal Agreements: Federal Government, Province of Ontario, Secondary School Teachers Federation, Province of Alberta, OMERS

Actuarial Assumptions in the Fund Performance: rate of salary increase = 5.5%
rate of return on investments = 6 1/2% pre-retirement 4.5% post-retirement

Indexing: Maximum increase each July equal to the annual rate of increase in the C.P.I. or the excess of interest earnings on the fixed income portion of fund over the actuarially assumed rate of return; whichever is less.

	Actual Increases	
1977 - 5.8%	1978 - 5.9%	1979 - 4.7%
1981 - 6.4%	1982 - 9.1%	1983 -10.7%
1984 - 5.8%	1985 - 4.4%	1986 - 4.0%
1987 - 4.2%	1988 - 4.4%	1989 - 4.2%
1990 - 5.0%	1991 - 4.8%	

Portability: maximum amount transferable equal to greater of commuted value of benefit or twice members' contributions plus interest (locked-in).

ONTARIO INSTITUTE FOR STUDIES IN EDUCATION

Type of Plan: Defined benefit with minimum money purchase provision

Eligibility: For all full-time faculty, professional, general support staff and academic support - compulsory after age 25. For part-time and over 25 - option to join each January 1.

Contributions: 6% of regular earnings less CPP contributions

OISE Contributions: As required to provide benefits and at least amount equal to employee contributions. Currently 125% of employee contributions as per Board resolution.

Benefits:

1) **On Normal Retirement:** (age 65)

Annual Pension provided by the formula: 1.5% of best 3 year average earnings up to CPP earnings ceiling at date of retirement, plus 2% of best average earnings over CPP ceiling multiplied by years of plan membership to a maximum of 35 years.

Indexing: 60% of CPI to a max. of 8% reviewed annually.

Standard Options: Benefit normally payable for life but guaranteed for 60 months with other available options:

i) reduced pension guaranteed for 120 months
ii) life only
iii) joint and last survivorship

2) **On Early Retirement:** (age 55)

A member who retires in accordance with Clause 4.1 shall be entitled to (age 55 - 65) receive a reduced pension which will be the Actuarial Equivalent of the annual pension calculated in the manner of Clauses 3.2 and 3.3, but commencing on the Early Retirement Date

3) **On Termination:**

Member's option of (subject to pension laws):

i) if more than two years of service:
   a) cash refund of contribution made prior to 1987 and transfer of two times contribution to post 1986 contributions to a locked-in RRSP or fund of new employer; or
   b) transfer of total two times contributions.
ii) if less than two years of service:
   a) cash refund; or
   b) transfer of two times contributions to a locked-in RRSP or fund of new employer.

4) **On Death:**
Before Retirement: Contributions with interest (or commuted value of pension earned if greater) are payable to beneficiary in a single lump sum payment.

After Retirement: Benefit entitlement to beneficiary as determined by guaranteed period of pension payments.

Model Pension Calculation: Annual pension provided by the formula: assuming best 3 year average earnings are $50,000 with 35 years pensionable service and CPP ceiling is set at $23,400

= 1.5 x 23,400 x 35 years = $12,285
2% x 26,600 x 35 years = $18,620
Yearly income from plan = $30,905

Trustee:	Royal Trust
Investment Manager:	Gryphon Investment Counsel Inc.
Pension Committee: Composition:	Representatives from Board of Governors and Staff Associations
Responsibility:	To review the plan and recommend changes
Status:	
Unfunded Liability:	NIL
Experience Deficiency:	NIL
Fund Performance:	Rate of return last 5 years 1985 = 21.91% 1986 = 12.31% 1987 = 6.15% 1988 = 9.0% 1989 = 15.53% 1990 = 5.2%
Actuarial Evaluation Date:	December 31, 1990
Actuarial Assumptions in the Fund Performance:	Rate of salary increase 6% compounded per annum; fund yield 7%; 1983 group annuity table used to represent the mortality of members both before and after retirement; the YMPE to increase 5.5% per annum.
Indexing (Actual):	6.0% of CPI to max. of 8% for all service
Portability:	N/A
Reciprocal Agreements:	Ontario Public Service Superannuation Board Universities Academic Pension Boards - Alberta Colleges of Applied Arts and Technology OMERS CARRA University of New Brunswick St. Francis Xavier McGill

UNIVERSITE D'OTTAWA/UNIVERSITY OF OTTAWA

Type of Plan: Defined benefit

Eligibility: All full-time academic and non-academic staff; compulsory at age 30

Member Contributions: 4.25% of regular earnings up to YMPE and 6.55% of regular earnings in excess of YMPE

University Contributions: An amount necessary to provide all of the benefits accruing to members; 8.59% of regular salary mass

Benefits:

1) **On Normal Retirement:** (age 65)
The annual pension provided by the formula:
(2% x ABYE x YS before 01.01.66) + (1.3% x YMPE) + (2.0% x EX) x YS after 01.01.66. ABYE calculated over those five years of highest earnings.

Indexing: Guaranteed C.P.I.-1 with an 8% cap + application of "excess interest principle" on a yearly basis as per Board of Governors's approval

Standard Options: The benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available.
- life guaranteed 120 or 180 months

2) **On Early Retirement:** (age 55)
Now available with no actuarial reduction for active membrs from age 60 or if service (pension) and age corresponds to 90

3) **On Termination:**
Member's option of (subject to pension laws):
i) a deferred pension payable at normal retirement age
ii) transfer of twice member's contributions, plus interest, to registered pension fund of new employer or to an RRSP
iii) refund of member contributions and interest if under age 40 or a member of the plan for less than five years plus 2 years government rule
iv) transfer of member's valued benefit prior to reaching 55
v) a deferred pension payable at early retirement age.

4) **On Death:**
Before Retirement: Effective January 1, 1988, beneficiary receives the commuted value of the fund.

After Retirement: (standard options)
Spouse or dependents guaranteed member's full pension up to 60 months from retirement and 60% of member's pension after the 60 month period
if no spouse, benefits to beneficiary are determined by guaranteed period of payments

Model Pension Calculation:
Based on an average salary of $50,000

Data
i) participation: 35 years (01.07.56 to 30.06.91)
ii) average salary: $50,000
iii) Y.M.P.E. (1991): Average of last five years. $27430

Calculation
service prior to January 1, 1966

$50,000 x 2% x $\frac{3469}{365}$ $9,504.11

service from January 1, 1966

$27,430 x 1.3% x $\frac{8941}{365}$ $8,734.99

$22,570 x $\frac{2}{100}$ x $\frac{8941}{365}$ $11,057.44

$29,296.54

Trustee:	Royal Trust
Investment Manager:	Jarislowski Fraser 60% Sceptre Investment Council 40%
Pension Committee: Composition:	The Committee includes the following members: i) two members of the Board of Governors appointed by the Board; ii) a member appointed by the Board of Governors to serve as Chairman of the Committee; iii) the Director of Human Resources; iv) two members of the Pension Plan appointed by the Association of Professors of the University of Ottawa; v) two members of the Pension Plan and of the teaching staff other than the above-mentioned, appointed by the Senate; vi) - one person appointed from nominations received from the committee representing management and professional employees; - one person appointed from nominations received from the committee representing clerks and secretaries; - one person appointed from nominations received from the committee representing technicians; - one person appointed from nominations received from the Library employees.
Responsibility:	Advise, change by-laws, recommend plan changes
Status: Unfunded Liability:	N/A
Experience Deficiency:	N/A
Actuarial Evaluation Date:	January 1, 1991
Actuarial Assumptions in the Fund Projection:	Based on 5% salary increases and with a 6% return investment on the fund
Indexing:	Increase up to a guaranteed CPI-1 with an 8% cap + application of "excess interest principle".
Portability:	Amount required by the recipient plan or twice the member's required contributions, whichever is less.
Anticipated Changes:	N/A
Reciprocal Agreements:	Federal Government O.M.E.R.S. Ontario Teacher's Superannuation Commission Central Mortgage and Housing Corporation Government of Quebec University of Montreal University of Quebec Laval University.

QUEEN'S UNIVERSITY

Type of Plan: Money purchase with a minimum guarantee

Eligibility: All full-time and continuing part-time academic and support staff, compulsory for full time staff at age 30

Member Contributions: 4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE

University Contributions: Matching member contributions plus 1.5% to Minimum Guarantee Fund

Benefits:

1) **On Normal Retirement:** (age 65)

A single pension is established at retirement equal to the greater of that produced by the Money Purchase balance at retirement or the Minimum Guarantee. This pension is adjusted each year by a formula based on the 4 year moving average of fund earnings with no ceiling. Pensions are never reduced regardless of performance. At the time of retirement, the Money Purchase component is converted into pension using the same factor for men and women.

Standard Options:

The quoted annuity is a life guarantee 5 years. Other available options include:

i) life only guaranteed 10 or 15 years.
ii) joint and last survivorship at various % levels and can include guarantees

2) **On Early Retirement:** (age 55)

Member's choice of either a deferred pension commencing at any time up (any age) to normal retirement, or pension commencing at date of early retirement. The pension is established using the method described under Normal Retirement. Minimum guarantee benefits are reduced by 1/2 of 1% for each month prior to normal retirement. Special early retirement program is available.

3) **On Termination:**

Members's option of (subject to pension laws):

i) deferred pension payable at normal retirement
ii) locked-in transfer of money purchase account to registered pension fund of new employer or RRSP
iii) refund of member's contributions and interest

4) **On Death:**
Before Retirement:

i) no spouse: payment of twice member's required contributions plus interest to beneficiary
ii) surviving spouse has option of:
   a) lump sum payment as above
   b) variable pension purchased by this lump sum from the plan
   c) fixed annuity purchased by this lump sum
   d) defer pension payments and leave money in pension plan

After Retirement: Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments

Model Pension Calculation: (1.35% x $27,700) + (1.80 x $22,300) x 35 = $27,137
virtually all staff are currently retiring with a money purchase pension which in most cases is considerably higher than the minimum guaranteed formula pension.

Trustee:	Canada Trust
Investment Manager:	Jarislowsky, Fraser & Co.
Pension Committee: Composition:	Two faculty members and two support staff members' appointments by Principal and two members representing the administration (V.P.Resources and Director of Pensions and Staff Benefits) and two members from the Board of Trustees plus two retiree representatives.
Responsibility:	Responsible for investment policy decisions (e.g., proportion of fund investment in equities), selection of investment manager and plan policy.
Status: Unfunded Liability:	NIL
Fund Performance:	Rates of return on investments made by the fund. 1970 - 71 = 12.3% 1971 - 72 = 14.6% 1972 - 73 = 0.06% 1973 - 74 = -15.9% 1974 - 75 = 17.6% 1975 - 76 = 8.6% 1976 - 77 = 10.7% 1977 - 78 = 17.6% 1978 - 79 = 16.7% 1979 - 80 = 14.6% 1980 - 81 = 5.8% 1981 - 82 = 12.2% 1982 - 83 = 30.2% 1983 - 84 = 11.3% 1984 - 85 = 26.5% 1985 - 86 = 24.2% 1986 - 87 = 12.85% 1987 - 88 = -3.0% 1988 - 89 = 18.5% 1989 - 90 = -.9% 1990 - 91 = 13.4%
Actuarial Evaluation Date:	August 31, 1989
Actuarial Assumptions in the Fund Performance:	Salary increase = 5%, real rate of return on investments after inflation = 3%, rate of mortality as in the annuity tables for 1983
Indexing (Actual):	Based on fund performance using a four year moving average. Average pensioner increase of 6.2% over past 5 years
Portability:	Money purchase component is transferable on a locked in basis to another registered pension plan or to RRSP. Plan includes portability clause for a transfer in.
Reciprocal Agreements:	Public Service Ontario Provincial Government Ontario Teachers Superannuation

RYERSON POLYTECHNICAL INSTITUTE

Type of Plan: Defined benefit

Eligibility: Compulsory for full-time faculty (other than those contributing to T.S.F.) and administrative and academic support staff on date of appointment.

Member Contributions: 6% of salary up to Y.B.E. under C.P.P., 4.2% of salary between Y.B.E. & Y.M.P.E., 6% above Y.M.P.E.; 1% of salary to SABA (indexing fund)

Employer Contributions: Matches employee contributions

Benefits:

1) **On Normal Retirement:** (age 65)

The annual pension provided by the formula
YS x 2% x average salary for best consecutive 60 months less .7% of the lesser of or average salary for best consecutive 60 months or Y.M.P.E. x YS since January 1, 1966.

Indexing.

From 1/1/77 all employees covered by S.A.B.A.
Those who retired prior to 1/1/76 receive adjustable pension supplement.

Standard Options:

Pension benefit payable for life.

2) **On Early Retirement:** (age 55)

i) a member who has completed 10 years of pre 1987 service or 2 years of post 1986 service and who elects to retire after the age of 55 years shall be entitled to an early retirement pension commencing on the first day of the next month following the month in which he retires. Pension is reduced by 5% for each year early retirement precedes normal retirement.
ii) a member has attained the age of 60; and has credited service of 20 or more years is entitled to a pension without any age reduction factor
iii) a member has credit in the fund for a number of years and months of service that, when added to his exact age, totals at least ninety years is entitled to a pension without any age reduction factor

3) **On Termination:**

Members option of (subject to pension laws)
i) before member has completed 10 years of pre 1/1/87 service or 2 years of service past 1986, the contributions made by the member shall be refunded to him with interest; or contributions plus interest may be transferred to an R.R.S.P.
ii) after 10 years of pre 1/1/87 service or 2 years of service past 1986, member may elect a deferred pension payable at normal retirement based on service and earnings at date of resignation.

4) **On Death:**
Before Retirement:

Subject to requirements of Ontario Pensions Benefits Act, 1987, the following benefits may be paid.
i) refund of member's contributions plus interest (for service prior to 1.1.87).
ii) commuted value of vested pension as lump sum or immediate monthly pension, subject to 50% rule (for service after 1.1.87).

After Retirement:

60% of the member's pension is paid to the spouse until death and in any event until the youngest child reaches age 18. Spouses pension is reduced by 2 1/2% for each whole year that the spouses age is more than 10 years less than the member's age.

Model Pension Calculation:

Assume average salary for best 60 consecutive months is $50,000 with 35 years credited service to December 31, 1986.

$$35 \times \frac{2}{100} \times 50{,}000 = \$35{,}000.00$$

Less C.P.P. reduction factor, YS from January 1, 1966 to December 31, 1987 - 22 years (YMPE 1986 - 25,900)

$$22 \times \frac{0.7}{100} \times 25{,}900 = \$3{,}988.60$$

Therefore pension would be:

= $35,000.00 - 3,988.60
= $31,011.40

Trustee: Ontario Municipal Employees Retirement Board

Investment Manager: N/A

Pension Committee Composition: N/A

Responsibility:

Status:
Unfunded Liability: $14,317,400 surplus

Experience Deficiency: N/A

Fund Performance: N/A

Actuarial Evaluation Date: January 1, 1991

Actuarial Assumptions in the Fund Performance:

Retirement age 65 factors 60/20; mortality table -Wyatt, Age of Wives - 3 yrs. younger than husband; married members 85%;

- loading for expenses 1% of future contr. income
- interest rate 8.5% o salary increase 7%
- increase in YMPE 6% per year
- valuation method - entry age normal
- withdrawal rates

Age	M	F
25	.149	.299
35	.074	.139
45	.027	.058
55	NIL	.014

Indexing (Actual): CPI up to max of 8%

Portability: N/A

Anicipated Changes: Pension Reform Legislation

Reciprocal Agreements: Under current review. First changes will be to match pending legislative requirements.

i) Teachers' Superannuation Commission
ii) Province of Ontario
iii) Federal Government
iv) Hospitals of Ontario Pension Plan and Hospital for Sick Children Pension Plan
v) Colleges of Applied Arts and Technology
vi) Province of Alberta
vii) York
viii) Hospital For Sick Children
ix) OMERS
x) Assn. of Universities & Colleges of Canada

UNIVERSITY OF TORONTO

Type of Plan: Defined benefit with minimum pension guarantee

Eligibility: All full-time academic and non-academic staff and part-time staff with an annual salary of at least 35% of the YMPE; compulsory for full-time and part-time staff at age 35 whose total percentage of appointments are equal to 25% or more of full-time

Member Contributions: Full-time staff: 3.9% of regular earnings up to YMPE and 6.0% of regular earnings in excess of YMPE; part-time staff: same as full-time but pro-rated to their percentage of full-time worked

University Contributions: Amount necessary to provide the retirement benefits accrued to members, currently 9.99% of members pensionable earnings

Benefits:

1) **On Normal Retirement:** (age 65)

The annual pension provided by the formula:
For pension service up to June 30,1992 ((1.0% x avg YMPE) + (2.0% x EX)) x YS plus for pension service on or after July 1, 1992 ((1.3% x avg. YMPE) + (2.0% x EX)) x YS subject to the minimum pension guarantee of 40% of member's total required contributions.
ABYE, used in finding EX, is calculated over those 36 months of highest earnings. Part-time staff member treated the same as full-time members except pension service accrual pro-rated to their percentage of full-time work.

Indexing: Annual indexation equal to CPI-4% or 75% of CPI to a max. of 8% plus 60% of the CPI in excess of 8% whichever is greater (but not less than 0) and in addition further augmentation will be considered on an annual ad hoc basis

Standard Options: For single members, the benefit is normally payable for life but guaranteed 60 months in any event, but may optionally be guaranteed 120 or 180 months. For married members, 50% or 60% Joint and Last Survivor Benefit payable

2) **On Early Retirement:** (age 55)

i) all members are eligible to receive a benefit based on service and earnings to early retirement and reduced 5% for each year early retirement precedes normal retirement
ii) Administrative Staff Only: may elect early retirement with an actuarially unreduced pension - on the last day of the month in which the member reaches actual age 65, or the end of any month thereafter, but not later than the following June 30th; or when age (minimum age 60) plus years of service equal 80 or more

3) **On Termination:**

Member's option of (subject to pension laws):
i) a deferred paid-up annuity payable at normal retirement based on service and earnings to resignation
ii) transfer of twice member's contributions plus interest to registered pension fund or to an RRSP
iii) refund of member contributions and interest
iv) leave contributions in Plan thus retaining a pension entitlement which is subject to indexation (deferred pension)

4) **On Death:**
Before retirement:

Single members: beneficiary receives lump sum payment equal to commuted value of member's pension benefit
Married members: spouse receives lump sum payment equal to commuted value of member's pension benefit or an immediate or deferred pension the commuted value of which is at least equal to the member's pension benefit

After Retirement:

Single members: beneficiary receives balance of unpaid portion of five year guaranteed pension
Married members: 50% of the member's pension is paid to the spouse until death (with no reduction to member's pension) or 60% of the member's pension is paid to the spouse until death (with member's pension being actuarially reduced to pay for the difference between the 50% and 60% survivor pension)

Model Pension Calculation: Based on 35 years of pensionable service:
(1.0% x 28,366.67)) + (2.0% x 21,633.33) x 35 = $25,071.90

Trustee:	Montreal Trust Company
Investment Manager:	Gryphon Investment Counsel Inc. Knight, Bain, Seath & Holbrook Capitol Management Inc. Jarislowski, Fraser Co. Ltd.
Pension Committee: Composition:	Committee members from the Staff & Faculty Associations are nominated by their respective association and then appointed by the President of the University
Responsibility:	To review terms benefits, and administration of the pension plan including employee/employer costs, performance of the fund, and the making of recommendations for changes in the plan when necessary
Status: Unfunded Liability:	None on July 1, 1991
Experience Deficiency:	None on July 1, 1991
Fund Performance:	Rates of return on investments made by the fund: 1982-83 = 44.6% 1983-84 = 1.6% 1984-85 = 27.7% 1985-86 = 22.6% 1986-87 = 13.9% 1987-88 = 1.2% 1988-89 = 13.2% 1989-90 = 2.3% 1990-91 = 8.5%
Actuarial Evaluation Date:	July 1, 1991 (obtained annually on July 1st)
Actuarial Assumptions in the Fund Projection:	Valuation Interest Rate - 8.5% Inflation - 5.5% Salary scale - 7% per annum (5.5% CPI + 1.5% merit and promotion) 1983 Group Annuitants Mortality Table
Indexing (actual):	July 1, 1979 - 5.0% July 1, 1980 - 6.5% July 1, 1981 - 7.0% July 1, 1982 - 8.7% July 1, 1983 - 5.3% July 1, 1984 - .5% July 1, 1985 - 1.0% July 1, 1986 - 4.4% July 1, 1987 - 2.52% plus 2% to 15% ad hoc depending on year of retirement July 1, 1988 - 2.52% July 1, 1989 - 2.4% plus 1.1% ad hoc if retired prior to April 1, 1989 July 1, 1990 - 3.06% July 1,1991 - 3.0% plus 0.7% ad hoc if retired prior to May 1, 1991
Portability:	Pension credits, that is, the greater of twice member's contributions, plus interest, or the accrued value of the pension are transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, would probably be lost in the transfer
Anticipated Changes:	None at this time

Reciprocal Agreements:

Federal Government
Province of Ontario
Ontario Teachers Superannuation
Alberta Universities Academic Pension Board
Ontario Council of Regents for Colleges of Applied Arts and Technology
Hospital for Sick Children
Alberta Public Service Pension Board
University of Guelph
University of Manitoba
McGill University
The Ontario Cancer Institute
Trinity College
Victoria University
St. Michael's College
Hospitals of Ontario Pension Plan (HOOP)

TRENT UNIVERSITY

Type of Plan:	Defined benefit; final average earnings, independent of C.P.P.
Eligibility:	All full-time academic and non-academic staff; compulsory from date of appointment. "Ongoing Part-time Employees" whose appointments are at least half-time; three months waiting period.
Member Contributions:	5.25% of nominal earnings
University Contributions:	Amount necessary to adequately fund the plan, but not less than members'
Benefits:	
*1) On Normal Retirement: (July 1st following 65th birthday)	The annual pension provided by the formula: 2% x final average earnings x years of service. Final average earnings are the highest average annual nominal earnings paid during any three consecutive years of the ten years immediately preceding retirement.
Indexing:	Current one year G.I.C. rate minus actuary's assumed interest rate
Standard Options:	The "normal pension" benefit is payable for life, but is also guaranteed 60 months and the following options are available: i) life only ii) life guaranteed 120 months iii) joint and last survivorship
2) On Early Retirement: (age 55)	The annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement. Staff only: Retirement date at the University will be the first of July immediately following, or coincident with, the staff member's sixty-fifth (65th) birthday. For a staff member whose sixty-fifth (65th) birthday falls between July 1 and December 31, retirement on full pension and without penalty on December 31st is an option.
3) On Termination:	Member's option of (subject to pension laws): i) a deferred pension payable at normal retirement ii) transfer of twice member's contributions, plus interest, to registered fund of new employer or to RRSP.
4) On Death:	
Before Retirement:	Pre and post-reform death benefits in accordance with the Pension Benefits Act
After Retirement:	Benefit entitlement to beneficiary as determined by guaranteed period of benefit payments.
Model Pension Calculation:	Assuming 35 years of service and average salary of $50,000 2.0% x $50,000 x 35 = $35,000 p.a.

Trustee:	National Trust Company, Limited
Investment Manager:	Sceptre Investments - 50% of fund Phillips, Hager and North, Ltd. - 50% of fund
Pension Committee: Composition:	Balanced representation of Board, Faculty, Staff and Administration.
Responsibility:	(a) Receive reports, monitor the plan and to recommend to the Board; (b) Both Committee and Board approvals needed for plan changes.
Status: Unfunded Liability:	None on July 1, 1990
Experience Deficiency:	None on July 1, 1990
Fund Performance:	1984-85 - 16.5% 1985-86 - 20.2% 1986-87 - 16.0% 1987-88 - 13.94% 1988-89 - 11.23% 1989-90 - 8.23%
Actuarial Evaluation Date:	July 1, 1990
Actuarial Assumptions in the Fund Projection:	Interest 6% Salary Scale 5%
Indexing (actual):	1 July 1978 - 3.3% 1 July 1979 - 4.9% 1 July 1980 - 7.6% 1 July 1981 - 8.0% 1 July 1982 - 10.5% 1 July 1983 - 5.6% 1 July 1984 - 3.7% 1 July 1985 - 3.8% 1 July 1986 - 3.04% 1 July 1987 - 2.04% 1 July 1988 - 3.03% 1 July 1989 - 4.86% 1 July 1990 - 4.36% Board of Governors approved exceeding the above amounts to fully cover CPI up to July 1, 1989.
Portability:	Twice member contributions plus interest or value of accrued pension, whichever is greater, transferable to another registered pension plan or R.R.S.P.
Anticipated Changes:	To comply with Ontario Pension Benefits Act.
Reciprocal Agreements:	Government of Canada, Teachers' Superannuation Commission, Province of Ontario, University of Manitoba, York University.
Voluntary Early Retirement:	For a defined 5 year period (to June 30, 1992), the Faculty Collective Agreement includes provision for partial or full early retirement with pension protection.

UNIVERSITY OF WATERLOO

Type of Plan: Defined benefit

Eligibility: All regular full-time and part-time academic and non-academic staff from day one of employment, compulsory from Jan. 1st coincident with or following 35th birthday. Other part-time per legislative eligibility.

Member Contributions: 4.875% of regular earnings plus CPP contributions (up to YMPE, 6.5% in excess).

University Contributions: At least an amount equal to the aggregate of the members' required contributions, made monthly

Benefits:

1) **On Normal Retirement:** (age 65)
Faculty and staff (first of month coincident with or following 65th birthday). However, faculty have the right to postpone NRD to the anniversary of their contract date following or coincident with 65th birthday.
The annual pension provided by the formula:
((1.3% x avg YMPE of previous 3 years) + (2.0% x EX)) x YS.
FGAE used in finding EX, is calculated over those consecutive 36 months of the last ten years with the highest earnings.

Indexing: Guaranteed up to 5% if cost of living index warrants but more is possible subject to fund's ability to pay.

Standard Options: The benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available:
i) life only
ii) life guaranteed 120 months, 180 months
iii) joint and last survivorship, 60% (unless waived per legislation) plus 50%, 75%, 100%.

2) **On Early Retirement:** (age 55)
The annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.33% for each month early retirement precedes age 65, for the ages 60-65, and 0.5% for each month early retirement precedes age 60 (but no less than that required on an actuarial basis)

3) **On Termination:**
Member's option of (subject to pension laws):
i) a deferred pension payable at normal retirement
ii) actuarial value of accrued pension to registered pension fund of new employer or to an RRSP that is locked in
iii) refund of members contributions and interest (only if permitted by legislation)

4) **On Death:**
Before Retirement: Refund of member's required contributions plus interest to the beneficiary to Dec 31, 1986; actuarial value of pension accrued since January 1, 1987

After Retirement: Benefit entitlement to beneficiary as determined by guaranteed period of benefit payments. (minimum payout of required contributions plus interest - less any excess contributions paid -except Life only)

Model Pension Calculation:
Annual pension provided by the formula:
1991 Avg YMPE = 29,033.33
[(.013% x 29,033.33) + .02 (50,000 - 29,033.33)] 33
= [377.43 + 419.33] 35
= $27,886.60

N.B. The University must fund 50% of the value of the employee's pension. If at termination, retirement or death*, required contributions plus interest exceed 50% of the actuarial value of the pension, the excess belongs to employee.

* only on benefit accrued Since 1/1/87.

Trustee:	Canada Trust
Investment Manager:	Jarislowsky, Fraser & Co. Mucana and M.K. Wong & Associates
Pension Committee: Composition:	Three faculty members selected by Faculty Association for approval by President, 2 Board members appointed by Board, two non-union staff members; one union staff member; Treasurer; Provost and Vice-President Academic; Assoc. Provost, Academic Affairs; University President; rep. of Retirees' Association
Responsibility:	Responsible for monitoring the results of the investment management of the fund and for the periodic review of the plan to keep it current with other plans
Status: Unfunded Liability:	No present unfunded liability
Experience Deficiency:	No present experience deficiency

Fund Performance:

1975	-	11.96%	1976	-	11.74%
1977	-	9.64%	1978	-	17.12%
1979	-	19.05%	1980	-	23.56%
1981	-	-0.80%	1982	-	23.57%
1983	-	19.16%	1984	-	8.54%
1985	-	24.56%	1986	-	12.21%
1987	-	1.0%	1988	-	10.50%
1989	-	16.02%	1990	-	-3.30%

Actuarial Evaluation Date:	January 1, 1991
Actuarial Assumptions in the Fund Projection:	Mortability 1983 Group Annuitants Interest - 7% CPI - 4%
Portability:	Pension credits, that is, actuarial value of accrued pension is transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, could be lost in the transfer depending on new plan benefits and costs
Reciprocal Agreements:	- Public Service Superannuation - Alberta Superannuation - Teacher's Superannuation Commission

UNIVERSITY OF WESTERN ONTARIO

Type of Plan:

Money purchase (minimum guarantee to staff members who were employees as of 01.05.74)

Eligibility:

All full-time academic staff; compulsory from date of appointment. All full-time administrative staff and union, voluntary from date of appointment, compulsory after 5 years employment.

All non full time employees may elect to join the plan on any January 1 provided that, in each of the two preceding calendar years their pensionable earnings were at least equal to the minimum earnings for the year. Minimum 5,000 - 1986; 5,250 - 1987; 5,500 - 1988; = 21% of YMPE - 1989 and each subsequent year, OR may elect to become a member on the first day of any month provided that on that date the following conditions have been satisfied:

i) has been continuously employed for at least twenty-four months, and
ii) in each of two consecutive calendar years had pensionable earnings at least equal to the minimum earnings for the year.

Member Contributions:

Faculty - 5.5% of regular earnings
Staff - 6.0% of regular earnings less C.P.P. contributions
Effective Jan. 1, 1991 for new staff - 2.5% of earnings

University Contributions:

Faculty - 8.5% of member's regular earnings
Staff - 7.5% of member's regular earnings increasing to 8.0% after 10 years service and 8.5% after 20 years service

Benefits:

1) **On Normal Retirement:** (age 65)

An annuity purchased by the vested amount in the member's money purchase account. Members subject to the minimum guarantee will receive at least:

Faculty - (2.0% x ABYE x YS to max. 20 yrs.) + (1.0% x ABYE x YS after 20 yrs. to max. 20 yrs.)
Staff - (2.0% x ABYE x YS to max. 35 yrs.) - (0.7% x ABYE up to YMPE in retirement YR x YS after 01.01.66)

Note - ABYE calculated over the best 5 years.

Indexing:

On Ad Hoc basis for pre 1981 retirees

Standard Options:

The annuity is normally a fixed life annuity guaranteed 60 months but may optionally be:

i) members not subject to minimum guarantee may elect to purchase an excess earnings annuity, or an indexed annuity in which benefit amounts are adjusted yearly according to the CPI (max. 4% per annum)

ii) in any event, the type of annuity chosen is payable according to one of the following typical options:

a) life only
b) life guaranteed 120 months - also 180
c) joint and last survivorship
d) joint and last survivorship guaranteed 60, 120 or 180 months

iii) deferred annuity option - faculty and staff between age 55 and normal retirement may use accumulated pension funds to purchase a life annuity payable at a future retirement date

2) **On Early Retirement:** (age 55)

The monthly annuity payments are actuarially reduced

3) **On Termination:**

Member's option of (subject to pension laws):

i) deferred pension payable at normal retirement
ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP
iii) cash refund subject to appropriate withholding tax.

4) On Death:

Before retirement: Beneficiary has option of receiving member's money purchase account as a lump sum, subject to the appropriate withholding tax. If the beneficiary is the member's spouse, account maybe used to purchase an immediate annuity or transferred to an RRSP.

After retirement: Benefit entitlement to beneficiary as determined by the option selected and guaranteed period of annuity payments.

Model Pension Calculation: Minimum guaranteed annual pension for only those subject to the minimum guarantee:

Faculty - (2.0% x $50,000 x 20) + (1.0% x $50,000 x 15)
= $20,000 + $7,500
= $27,500.00

Staff - (2.0% x $50,000 x 35) - (0.7% x 30,500 x 20)
= $35,000 - $4,270
= $30,730

Money purchase plan is producing, for most retirees, a pension benefit in excess of the minimum formula guarantee.

Trustee:	Canada Trust
Investment Manager:	Guaranteed Account - Manuvest Fixed Income Fund - T.A.L. Investment Counsel Ltd. Equity Fund: Foreign Equity: - Newcastle Capital - Baring International Investment Ltd. Canadian Equity: - C.T. Investment Counsel - Jarislowsky & Fraser - Corporate Investment Assoc. (RT) Inc. Real Estate: - B.G. PREECO - Sun Life - Adeson Property Mgmt. Money Market Fund - Elliott & Page Limited - Eff. 1/1/88
Pension Committee: Composition:	Three members of faculty and three members of staff elected by members of the plan plus Vice-President, Administration and Finance (or designate) and the Director of Personnel (or designate)
Responsibility:	Full power to administer the University Pension Plan including questions concerning the Plan and to make recommendations concerning the eligibility of any person, to prepare accounts and records showing detailed operation of the Plan and to arrange for the audit of plan records and accounts.
Status: Unfunded Liability:	NIL
Experience Deficiency:	NIL
Fund Performance:	For 12 month period ending December 31, 1990 Guaranteed Fund - 10.84% Fixed Income Fund - 7.44% Equity Fund - (10.19%) Money Market - 13.23%
Actuarial Evaluation Date:	December 31, 1989
Actuarial Assumptions in the Fund Projection:	That the contribution accounts would accumulate at a net average rate:of return of 7% per annum, that salaries would increase at an average annual rate of 5% per annum, and that the accumulated money purchase accounts would be converted to a pension on the basis of annuity factors calculated at 7% interest with mortability according to the Progressive Annuity Table.
Indexing:	NIL
Portability:	Employee and employer contributions plus accrued interest.
Anticipated Changes:	- as may be required under proposed tax changes.
Reciprocal Agreements:	Teacher's Superannuation Commission OMERS Colleges of Applied Arts & Technology Ontario Government - Public Service Superannuation Plan Federal Government - Public Service Superannuation Plan New Brunswick - Public Service Superannuation Plan

WILFRID LAURIER UNIVERSITY

Type of Plan:	Money purchase with minimum guarantee
Eligibility:	All full-time academic and non-academic staff; compulsory at age 30.
Member Contributions:	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE.
University Contributions:	Approximately 6.63% of member's regular earnings for current service.
Benefits:	
1) On Normal Retirement: (age 65)	A variable annuity purchased by the vested amount in the money purchase fund at retirement subject to the minimum guarantee: ABYE calculated over those five consecutive years of highest earnings. [(1.3% x AVG YMPE) + 1.9% x (AVYE - AVG YMPE)] x YS
Indexing:	i) Minimum guaranteed pension benefit based on the increase in the cost of living with a maximum of 3%; ii) Money purchase pension benefit based on fund earnings in excess of 7 1/2%.
Standard Options:	The annuity is normally a life annuity guaranteed 60 months but may optionally be: i) Life guaranteed 120 months; ii) Life guaranteed 180 months; iii) Joint and last survivorship.
2) On Early Retirement: (age 55)	A variable annuity commencing at early retirement and subject to an actuarially reduced minimum guarantee or transfer of money purchase component to a locked-in RRSP.
3) On Termination:	Member's option of (subject to pension laws): deferred pension payable at normal retirement; transfer of money purchase account to registered pension fund of new employer or to an RRSP; refund of member's contributions and interest as allowed by Pension Benefits Act and Revenue Canada.
4) On Death: Before Retirement:	Beneficiary has option of receiving member's money purchase account as a lump sum or an immediate or deferred life annuity.
After Retirement:	Benefit entitlement to beneficiary or estate as determined by guaranteed period annuity payments.
Model Pension Calculation:	Minimum guaranteed annual pension: [(1.3% x AVG YMPE) + 1.9% x (ABYE - AVG YMPE)] x YS = [(1.3 x 24,480) + (1.9 x 25,520)] = (318.24 + $484.88) x 35 = $28,109

Trustee:	Canada Trust
Investment Manager:	TAL Investment Counsel and Sceptre Investment Counsel
Consultant:	Wright, Mogg & Associates
Pension Committee: Composition:	Standing Committee of Board of Governors; 2 staff appointed by Staff Association, 2 faculty appointed by Faculty Association, 5 board members appointed by Board of Governors, 1 Staff appointed by the Union.
Responsibility:	The Pension Committee shall determine all questions arising in the administration of the Plan, including the interpretation and application of the Provisions of the Plan together with eligibility, service, earnings and retirement dates of members for purposes of the Plan. Such decisions of the Pension Committee shall be final and binding on all concerned, subject, when necessary, to referral to the Board of Governors of the University. In addition, the Pension Committee will be responsible for reviewing the performance of the Fund, and for the preparation of recommendations to the Board of Governors of the University concerning proposed changes in the Plan, or in its funding.
Status: Unfunded Liability:	NIL
Experience Deficiency:	NIL
Fund Performance:	Rate of return on investment made by the fund as per Wood Gundy time-weighted rate of return. 1973 - 74 = 11.25% 1974 - 75 = (10 months) = 10.01% 1975 - 76 = 9.18% 1976 - 77 = 12.4% 1977 - 78 = 10.56% 1978 - 79 = 11.08% 1979 - 80 = 7.80% 1980 - 81 = 3.3% 1981 - 82 = 1.3% 1982 - 83 = 45.4% 1983 - 84 = 2.5% 1984 - 85 = 30.1% 1985 - 86 = 22.5% 1986 - 87 = 14.6% 1987 - 88 = -.5% 1988 - 89 = 15.4% 1989 - 90 = 4.0% 1990 - 91 = 8.1%
Actuarial Evaluation Date:	July 1,1991
Actuarial Assumptions in the Fund Performance:	Average interest rate of 6-1/2%, future salaries at 5-1/2% per annum,1983 mortality table.
Indexing (Actual):	As per above
Portability:	Money purchase component is transferable to another registered pension fund, or locked-in RRSP.
Anticipated Changes:	None
Reciprocal Agreements:	Ontario Teachers Superannuation

UNIVERSITY OF WINDSOR

Type of Plan: Defined Benefit; F.A.E. (STAFF)

Eligibility: All full-time union and administrative staff upon completion of probation period

Member Contributions: 6% of year's basic exemption + 4.2% of gross earnings up to YMPE and 6% of gross earnings in excess of YMPE

University Contributions: Such amount that may be required to provide retirement income accruing to members pursuant to the plan; plus any unfunded liabilities or experience deficiency; plus 1% of member's earnings to the minimum guarantee fund

Benefits:

1) **On Normal Retirement:** (age 65) [(1.3% x AVG YMPE) + (2% x EX)] x YS ABYE, used in finding EX, calculated over those five years of highest earnings.

Indexing: All members of the plan who retired prior to June 30, 1986 shall receive an increase in pension equal to 50% of the difference between C.P.I. as of June 30, 1987 and the Average C.P.I. for the plan year of retirement

The annual increase shall be 50% of the excess of the 4 year Average Fund Rate of Return minus the Valuation Interest Rate (currently 6%), but shall not exceed 50% of the Average C.P.I. from June 30 of one year to June 30 of the next year. This increase will be prorated for the number of months retired if the member retires less than a year on June 30.

Standard Options:

Normal - life guaranteed 5 years
Optional - life only
- life guaranteed 10 & 15
- Joint & Survivor 60% - 75% - 100% surv.

2) **On Early Retirement:** (age 55) Member may take a reduced pension earned to date of retirement Reduction capped - prior to age 60 = 6% per annum after 60 and before age 65 = 4% per annum.

Voluntary Early Retirement: (age 59)
Minimum in effect to June 30,1996
Age + Service = 85
(Credited service to date of retirement) + (1/2 credited service to age 65) x (best consecutive 60 months salary ave. less ave. YMPE x .02) + (YMPE x .013).
Bridge benefits to age 65 = (ave. YMPE x .0% x years of credited service)

3) **On Termination:**
(Subject to Pension legislation)
i) Deferred pension
ii) Refund of Member's contributions plus interest
iii) Transfer own cont. & int. to locked-in R.R.S.P.

4) **On Death:**
Before Retirement: Lump sum refund of member's contributions plus interest. Employees with eleven or more years of service will receive part or all of university's contributions.

After Retirement: As per option selected.

Model Pension Calculation:
Minimum guaranteed annual pension:
STAFF PLAN
[(1.3 x 24,346.67) + (2% x 25,653.33)]
= (316.51 + 513.07.00) x 35
= $29,035.30 (exclusive of C.P.P.)

Trustee:	Canada Trust
Investment Manager:	Gryphon Investment Counsel Inc. and Jarislowsky Fraser
Pension Committee: Composition:	5 Members appointed by University 1 Member to be appointed by each of 5 unions - Total 5 Chairman elected from committee
Responsibility:	All questions arising from administration of plan - interpretation, application of provisions of plan - earnings, service, eligibility, retirement dates
Status: Unfunded Liability:	NONE
Experience Deficiency:	NONE
Fund Performance:	June 30, 1982 = (3.70)% June 30, 1983 = 39.13 June 30, 1984 = (2.773)% June 30, 1985 = 22.568% June 30, 1986 = 15.71% June 30, 1987 = 14.07% June 30, 1988 = 1.05% June 30, 1989 = 13.73% June 30, 1990 = 3.50% June 30, 1991 = 8.883%
Actuarial Evaluation Date:	July 1, 1986
Actuarial Assumptions in the Fund Projection:	6% July 1, 1986 1971 Group Annuity Table No Turnover Retire - age 65 Salary Increase 5%
Portability:	YES
Anticipated Changes:	
Reciprocal Agreements:	NONE

WINDSOR (Cont'd)

Type of Plan:	Money purchase with minimum guarantee (FACULTY)
Eligibility:	All full-time academic staff; compulsory at the later or either the date of appointment or age 25
Member Contributions:	6% of year's basic exemption + 4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
University Contributions:	An amount equal to the member's required contributions to the money purchase fund plus 1% of member's regular earnings to the minimum guarantee fund. In addition, an amount determined by actuary, required to fund benefits provided by plan.
Benefits:	
1) On Normal Retirement: (age 65)	A variable annuity purchased by the bested amount in the money purchase fund at retirement subject to the minimum guarantee: *((1.25% x avgYMPE) + (2% x EX)) x YS ABYE, used in finding EX., calculated over those five years of highest earnings
Indexing:	Maximum 2% per annum
Standard Options:	The annuity is normally a life annuity guaranteed 60 months but may optionally be: i) life only ii) life guaranteed 10 + 15 iii) joint and last survivorship 60% - 75% - 100% surv.
2) On Early Retirement: (age 55)	A variable annuity commencing at early retirement and subject to the minimum guarantee and actuarially reduced
Voluntary Early Retirement (age 59)	Minimum in effect to Aug. 31/93 Age + Service = 85 (Credited service to date of retirement ÷ (1/2 credited service to Age 65) X (Best Consecutive 60 Month Salary Avg. Less ave. YMPE X .02) Plus (YMPE Avg. X .0125). Bridge benefits to age 65 = (Avg. YMPE X .075 X Years Service)
3) On Termination:	Member's option of (subject to pension laws): i) deferred pension payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or to an R.R.S.P. locked-in iii) refund of member's contributions and interest
4) On Death:	
Before retirement:	Beneficiary has option of receiving member's money purchase account as a lump sum, as a life annuity, or in instalment payments
After Retirement:	Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments
Model Pension Calculation:	Minimum guaranteed annual pension: FACULTY NEW PLAN [(1.25 x 24,346.67) + (2% x 25,653.33)] - (304.33 + 513.07) x 35 = $28,609.00 (exclusive of CPP)
	Note: Approximately 56% of retirees received a Money Purchase pension that was higher than that provided by the Min. guarantee during the last plan year.

Trustee:	Canada Trust
Investment Manager:	Gryphon Investment Counsel Inc. Jarislowsky Fraser
Pension Committee: Composition:	Two faculty members appointed by Faculty Association, two others appointed by Board of Governors, Vice-President, Finance-Administration (Chairman)
Responsibility:	Review plan text, advise Faculty Association or employee groups of day to day operation of plan
Status: Unfunded Liability:	$68,284 - July 1, 1984 (paid-up April 30, 1990) + $138,889 - July 1, 1985 (paid-up April 30, 1990)
Experience Deficiency:	NIL

Fund Performance:

June 30, 1980 -	11.12%	June 30, 1986 -	15.77%
June 30, 1981 -	8.94%	June 30, 1987 -	14.06%
June 30, 1982 -	(3.61%)	June 30, 1988 -	1.10%
June 30, 1983 -	39.03%	June 30, 1989 -	13.28%
June 30, 1984 -	(2.770)%	June 30, 1989 -	13.28%
June 30, 1985 -	22.57%	June 30, 1990 -	3.45%
		June 30, 1991 -	9.047%

Actuarial Evaluation Date:	July 1, 1987
Actuarial Assumptions in the Fund Projection:	- mortality - annuity table for GA 1983 - pension fund will earn interest of 6% per annum - salary increases - 4 1/2% per annum and YMPE will increase at the rate of 4 1/2% per annum
Actuarial Assumptions in the fund projection:	- mortality - annuity table for GA 1983 - pension fund will earn interest of 6% per annum - salary increases - 4 1/2% per annum and YMPE will increase at the rate of 4 1/2% per annum
Indexing (actual):	2% per year maximum
Portability:	YES
Anticipated Changes:	NIL
Reciprocal Agreements:	NIL

YORK UNIVERSITY

Type of Plan:	Money purchase with a minimum guarantee
Eligibility:	Full-time academic; support staff 24.5 hours or more: Under 25 - after two years continuous service. 25 and under 30 - any time. 30 and over - compulsory participation. Eligible part-time employees - after two years continuous service.
Member Contributions:	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
University Contributions:	At least an amount equal to the member's required contributions; currently, 135% of member contributions
Benefits:	
1) On Normal Retirement: (age 65)	A variable annuity purchased by the amount in the money purchase fund at retirement subject to the minimum guarantee: ((1.4% x avg YMPE) + (1.9% x EX)) x YS ABYE, used in finding EX, is calculated over those five years of highest earnings since 01.07.60
Indexing:	Based on four-year moving average of fund investment performance less 6%
Standard Options:	The annuity is usually a Normal Form (J.S. 50% or Life Only) of annuity but may optionally be: i) life guaranteed 60, 120 or 180 months ii) joint and last survivorship (60%,75%,100%)
2) On Early Retirement: (age 55)	A variable life annuity, commencing at early retirement, subject to a minimum guarantee pension reduced by: .25% per month between age 60 and 65 plus .5% per month between age 55 and 60.
3) On Termination:	Member's option of (subject to pension laws): i) a deferred annuity payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or RRSP (Locked In) iii) refund of member contributions and interest.
4) On Death: Before Retirement:	i) no spouse or dependents: settlement equal to the balance in the "money purchase" account of the deceased member with credited interest ii) surviving spouse has option of: a) lump sum payment (as above), b) variable annuity purchased by lump sum, or c) 50% of member's minimum guarantee pension iii) dependent children's benefit for children under age 18. (Maximum $300.00).
After Retirement:	Benefit entitlement to beneficiary as determined by guaranteed period of annuity payments, or if no guaranteed period, payment of spouse benefit.

Model Pension Calculation:

Minimum guaranteed annual pension:
[(1.4% x $26,960) + (1.9% x $23,040)] x 35
= ($377.44 + 437.76) x 35
= $28,532.00

Average YMPE:
1990 - 28,900
1989 - 27,700
1988 - 26,500
1987 - 25,900
1986 - 25,800

$\frac{134,800}{5}$ = $26,960

Trustee:	Canada Trust Co.
Investment Manager:	Gryphon Investment Counsel Inc. Jarislowsky Fraser & Co. Sceptre Investment Counsel Limited
Pension Committee: Composition:	Two faculty members, two non-academic staff members, and six members representing the administration and the Board of Governors
Responsibility:	Reviews and recommends administrative/investment proposals/changes to Board of Governors
Status: Unfunded Liability:	No unfunded liability as of December 31, 1982
Fund Performance:	Fund rate of interest: June 30, 1972 = +10.4% June 30, 1973 = (2.935%) June 30, 1974 = (3.813%) June 30, 1975 = 10.559% June 30, 1976 = 5.542% June 30, 1977 = 7.298% June 30, 1978 = 10.8602% June 30, 1979 = 21.1175% June 30, 1980 = 15.189% June 30, 1981 = 11.8784% June 30, 1982 = (5.662%) Dec. 31, 1982 = 25.801% Dec. 31, 1983 = 19.5973% Dec. 31, 1984 = 7.8471% Dec. 31, 1985 = 23.5085% Dec. 31, 1986 = 14.1153% Dec. 31, 1987 = 4.7558% Dec. 31, 1988 = 10.9729% Dec. 31, 1989 = 14.7895% Dec. 31, 1990 = 0.0725%
Actuarial Assumptions in the Fund Projection:	GAM 83 Interest - 6.5% prior to retirement 6.0% after retirement Salary - 5.0% CPP scale - 4.5%
Indexing (actual): Portability:	Money purchase component is transferable to another registered pension fund but the minimum guarantee is effectively sacrificed in the sense that a number of years of service would probably be lost in the transfer.
Anticipated Changes:	NIL

EARLY RETIREMENT OPTIONS

GUELPH

Special Early Retirement Plan (SERP):

The SERP program was developed as a one time inducement that would allow all employees, who as of July 1, 1987 were 55 years of age or over, to take advantage of the following:

A. For eligible employees hired on or after September 1, 1964:
   (i) The early retirement discount to be waived.
   (ii) Participants to be granted additional service to the extent of one-half the remaining service to age 65.
   (iii) Participants to be provided with a bridge payment of $400.00 per month until the age of 65.

B. For eligible employees hired before September 1, 1964:
   (i) And who were also eligible for a Civil Service Supplement, a lump sum retiring allowance of one month's salary for each complete six month period remaining to age 65 plus a pro-rated monthly portion of one month's salary for any remaining complete calendar months. (Persons who were eligible for full pension because of the permanent change to the plan permitting retirement at age 60 plus 35 years of service did not have this option available to them.)
   (ii) for those not eligible for a Civil Service Supplement, the early retirement benefits listed as A. (i), (ii) and (iii) above applied.

Finally, for all participants of this program, the University paid 100% of major medical premiums, 66.6% of OHIP premiums and life insurance premiums to the extent of 1 times salary to the age of 65. It was indicated these payments would be made from the University's operating budget whereas the bridging benefits referred to in A. (iii) would be paid from the pension fund.

TORONTO

No formal early retirement options. The University continues to subsdize the actuarial reduction: from age 60 to age 65 at 4% per year; from age 55 to age 60 at 6% per year.

TRENT

For a defined 5 year period (to June 30, 1992), the Faculty Collective Agreement includes provision for partial or full early retirement with pension protection.

WESTERN

Faculty members whose age and service when added together equal 75 may be, subject to the approval of the University, eligible to receive a retiring allowance payment calculated as 25% of salary times the number of years between early and normal retirement date. Subject to Revenue Canada rules, a portion of the retiring allowance maybe declared as tax-sheltered and deposited in a personal RRSP or the voluntary account within th Academic Pension Plan.

The balance would be paid to the faculty member in monthly installments not exceeding 60 months. The monthly amount will be increased each July 1st by the basic salary settlement for members of faculty.

YORK

Faculty - Following attainment of age 55 an employee who has held tenured/continuing appointment status for at least five years of active service, prior to the commencement of the selected option or normal retirement age whichever date occurs first, may elect one of the following options:

A. Revocable Reduced Load Status: Workload reduction (with an equivalent teaching load reduction) and corresponding salary rate reduction of up to one-half of normal load and normal salary, with Employer and employee contributions to Pension and salary-based benefits to be at 100% of nominal base salary rate. An employee on such "revocable reduced load" may, upon giving of nine months' notice, return to full load status. After three consecutive years on "revocable reduced load", the employee must return to full-load status, or move to "irrevocable reduced load". An employee may elect "revocable reduced load" more than once, provided that the cumulative total of such leaves does not exceed six years.

B. Irrevocable Reduced Load Status: Workload reduction (with an equivalent teaching load reduction) and corresponding salary rate reduction of up to two-thirds of normal load and normal salary, with the Employer contribution to Pension and salary-based benefits to be at 100% of nominal base salary rate, and the Employer to contribute also the amount required to bring the employee's contributions up to 100% of full nominal rate.

C. Retirement from the University: All employees who retire from the University shall be accorded the status of "continuing members of the University" pursuant to Article 14.08 and shall be entitled to all the benefits associated with that status. Retirement shall normally be followed by assumption of any of the following options:

(i) No regular paid or unpaid responsibilities; such irregular non-teaching academic or service responsibilities as may be agreed between the "continuing member of the University" and the Employer;

(ii) A part-time teaching or professional librarian appointment (with associated scholarship responsibilities);

(iii) Designation as a "Senior Scholar" Employees who retire from the University and who are eligible for option (c)(ii), above, shall be offered the opportunity to teach at least one course on a part-time basis in each of the six years following retirement. Employees with this right shall provide their academic unit with nine months' notice of their intention to teach or not to teach in each of the years in which they retain the right to be offered part-time teaching. Employees offered appointment on a part-time basis following retirement shall be offered a minimum salary rate of:

(a) one-third of the salary floor of the last rank held prior to retirement per full-course equivalent with associated duties, for Professorial and Alternate Stream employees;

(b) h/35 x salary floor of the last rank held prior to retirement, for Professional Librarian employees, where "h" is the number of hours contracted for.

Notwithstanding the above, a maximum will be applied to any retired employee's payments for part-time employment at York, such that the total remuneration for part-time employment PLUS the York Pension Plan payments for which he/she is eligible shall not exceed the full-time salary which would have been paid had he/she continued employment on a full-time basis.

Such employees shall, notwithstanding their formal status as part-time employees of the University, be permitted to use the title which they held at the time of their retirement.